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39;s probably not a smart move. You could be making payments for de
cades: If you're using a cash-out refi to consolidate debt, make sure you&#3
9;re not prolonging debt repayment over decades when you could have paid it off
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y to pay for home improvements and renovations or pay down high-interest debt&lt
;/span>. That said, you need to have adequate equity in your home and ideally
, be able to qualify for a lower or at least the lowest possible interest
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