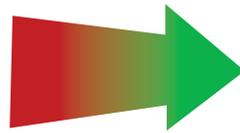


Mortgage Refinancing 101: Shorter Term = Faster Payoff

EXAMPLE:¹



Without refinancing,
this loan would be paid off in 2037.²



By refinancing this year, the payoff
is in 2026 – 9 years sooner.⁴
The lower interest rate saves \$118,058.

¹Based on a purchase price of \$240,000 with down payment of 10%. ²U.S. Dept. of Treasury Calculations. ³Freddie Mac Weekly Primary Mortgage Market Survey (PMMS) January 2014. ⁴Principal balance at refi = \$197,420.



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