Mortgage Refinancing 101:

Lower Interest Rate = Lower Monthly Payment

Today's lower rates are making mortgages more affordable and refinancing more attractive.

EXAMPLE: $100,000 15-year fixed rate mortgage

$1,097.75 per month	$812.32 per month	$695.40 per month
7.5%	5.41%	3.10%
1995	2005	2013

FEDERAL HOUSING FINANCE AGENCY FHFA

HARP Your best route to a better mortgage™

See if you qualify at HARP.gov