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Renew or Refinance NOW & SAVE! Mortgage rates are on the rise.

Consider a...

Total	\$ 196,000	\$ 1,943	`,
Penalty to break mortgage	\$ 3,000	\$ 0	
Credit Cards/PLC	\$ 15,000	\$ 450	
Car Loan	\$ 18,000	\$ 540	
Mortgage (@ 5.25%)	\$ 160,000	\$ 953	
Current situation	Balance	Payment	

Now consider a...

New Mortgage	Balance	Payment
Mortgage (@ 3.09%*)	\$ 196,000	\$ 926.56
Car Loan	Paid off	_
Credit Cards/PLC	Paid off	_
Penalty to break mortgage	Paid off	
Total	\$ 196,000	\$ 926.56

^{*}Rate subject to change. OAC. Payments based on 25-year amortization

That's a monthly savings of \$1025.44!

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