

Invest It!

Building your personal wealth is an ideal way to secure your financial future, and investing is a surefire way to put your money to work for you!

When you save money by lowering your monthly mortgage payment, you free up cash for investing in other areas. Maybe you'd like to purchase investment property? Or perhaps you'd rather invest in stocks or money markets? It's your choice!

Buy a New Car

Most of us dream of getting rid of our car payment for good. Saving money by lowering your mortgage payment gives you the opportunity to do just that!

You can set aside the money you save each month until you have a sizable down payment for a new car ... or accelerate your car payments and rapidly reduce your existing car loan balance!

It's Your Future!

By reducing the interest rate on your mortgage you can significantly lower the amount of your monthly payment AND the amount of interest you pay over the life of the loan.

This frees up money you can use for daily living expenses, to increase savings and retirement accounts, or to pay off high-interest debt. Having extra money might even completely eliminate your need to use credit cards to make purchases in the future!

Bottom line ... saving money, lots of money, on your mortgage gives you the chance to build a solid financial future.

Business Name

Primary Business Address
Your Address Line 2
Your Address Line 3
Your Address Line 4

Phone: 555-555-5555
Fax: 555-555-5555
Email: xyz@microsoft.com

Lower Your
Mortgage
Interest
Rate

and

Build Your
Personal
Wealth



Lowering the interest rate on your mortgage does more than just reduce your monthly payments ... it lets you build your personal wealth!

Start Saving Money NOW

Interest rates are at historic lows, making this the perfect time to refinance your existing mortgage.

If your current mortgage interest rate is around 7% and you figure that lowering your rate by only a couple of points won't make much difference ... think again!

The following example shows just how much money you can save by lowering the interest rate on a \$200,000 30-year fixed rate mortgage:

- Rate = 7.5%
Payment = \$1,398.
Interest paid in 10 years = \$141,401
- Rate = 5.5%
Payment = \$1,135.
Interest paid in 10 years = \$92,139

Each month you keep \$263 extra in your bank account. You're saving \$3,156 per year - that's \$31,560 in only 10 years!

And after 10 years you've also paid \$49,262 LESS in interest! That's money in YOUR pocket that you can use to build your personal wealth.

Pay Off Debt

Unsecured personal loans, auto loans, and credit cards carry interest rates that can range from 10% to over 20%!

Paying high interest rates on the money you owe literally takes cash out of your pocket and puts it into your creditors' bank accounts.

Use your savings from lowering your mortgage payment to pay off high interest debt and keep your cash in your own bank account!

Build Retirement

We've all heard the news reports about the Social Security crisis. We need to begin saving now to make sure we're financially secure after we retire.

Use the money you save from your lower mortgage payments to build your own retirement account. Remember the earlier example that showed you saving over \$30,000 during the first 10 years? Imagine that money sitting in your retirement fund earning interest! Got your interest now?

Save for College

College tuition costs are increasing at alarming rates, making it critical to start saving early for your children's college education.

Lowering your monthly mortgage payment gives you extra money to set aside for college savings. And by building up cash to use for tuition you'll have to borrow less, or maybe nothing, when your children are ready to attend college!

Do Home Repairs

Every homeowner has little projects they dream of doing to improve their house ... a kitchen update, new bathroom, even something as simple as new appliances or a garage door opener.

Use the money you save when you reduce your mortgage payment to take care of home improvement projects ... without having to borrow another penny to do it!