

**Mortgage Renewal (0 to 3 months left before renewal)**

Current Mortgage	Balance	Monthly Payment
Mortgage (5.5%)		
5 Years ago	\$200,000	\$1,220
New Mortgage	Balance	Monthly Payment
Mortgage (3.99%)		
Beginning of Term	\$200,000	\$1,050
Savings		<b>\$170 per month</b>

**Mortgage Early Renewal (3 months to 3 years left before renewal)**

Current Mortgage	Balance	Monthly Payment
Mortgage (5.5%)		
Beginning of Term	\$200,000	\$1,220
End of Term (Year 5)	\$178,375	

New Mortgage	Balance	Monthly Payment
Mortgage (3.99%)		
Beginning of Term	\$210,000 *	\$1,220
End of Term (Year 5)	<b>\$175,066</b>	
	<b>Save \$3,000 in just 5 years</b>	

\* The \$210,000 represents the principal mortgage and fee for refinancing your mortgage

**Mortgage Refinance**

Current Mortgage	Balance	Monthly Payment
Mortgage (5.5%)	\$200,000	\$1,220
Car Loan (7%)	\$20,000	\$400
Student Loan (5.5%)	\$5,000	\$50
Credit Card (11%)	\$5,000	\$150
<b>Total</b>	<b>\$235,000</b>	<b>\$1,820</b>

New Mortgage	Balance	Monthly Payment
Mortgage (3.99%)	\$240,000	\$1,262
Car Loan (7%)	Paid	\$0
Student Loan (5.5%)	Paid	\$0
Credit Card (11%)	Paid	\$0
<b>Total</b>	<b>\$240,000</b>	<b>\$1,262</b>
	<b>\$558 savings per month</b>	