

Pull debt together...

... for a real money-saving strategy.

We are benefiting from one of the best mortgage environments in history. Take a look at the interest rates on mortgages these days. Now look at what you're paying on your credit cards and other debts. You can actually power down your debt load faster by pulling together your credit cards, car loans, or any other high-interest debt and rolling everything into a new or existing mortgage. It's a great money-saving strategy!

The benefits of pulling your debt together are immediate and long-lasting: improved cash flow, fewer payments, a brighter credit picture, and big savings on your overall interest costs. If you have equity in your home there is no reason to be holding large amounts of high-interest debt. The right refinancing package can help put an end to the monthly squeeze of too much credit card debt or too many loans.

We can assess your situation if you are worried about penalties to break your current mortgage. The savings each month often far outweigh any penalties:

You can either use these savings to ease your monthly cash flow, or apply some of it to hammer your debts down faster than you thought possible. For instance, if you put \$450 of that cash flow into your mortgage payment, you'll reduce your amortization from 25 years to 15. Start managing your debt today!

*Sound interesting?
Give us a call.
No obligation, no
pressure. Just
one big
opportunity.*



	Debt	Amount	Monthly Payment	Interest Rate
Current situation:	Mortgage	\$155,000	\$946	5.5%
	Car Loan	\$20,000	\$396	7.0%
	Credit Cards	\$20,000	\$524	19.5%
	Total	\$195,000	\$1,866	
After review:	New mortgage*	\$202,000	\$1,074	4.10%
	Car Loan	Paid off	Zero	n.a.
	Credit Cards	Paid off	Zero	n.a.
	Total	\$202,000	\$1,074	4.10%

That's a savings of \$792 each month!

This chart is for illustrative purposes only. Assumes amortization periods of 25 years for both mortgages, with 5 year amortizations for the car loan and credit cards; all rates are hypothetical and subject to change. *The \$202,000 mortgage includes a \$7,000 fee to break the old mortgage; appraisal and legal fees are an additional cost. OAC.

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