

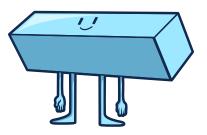
REFINANCE NOW

GET FINANCIAL FREEDOM LATER

Mortgage rates have stayed at or near record lows, making it a great time to refinance. Even if you closed last year, you could still lock in a new rate right now. A lower rate means lower payments, instantly freeing up extra cash for savings or investments.

HERE'S THE MORTGAGE MATH

\$300 ON YOUR MONTHLY PAYMENT.



EXAMPLE 1—

Keep the \$300/month savings in the bank.

ADDS UPTO \$108,000

in savings over 30 years*

EXAMPLE 2

Invest the same \$300/month savings in a mutual fund (8% average annual rate of return).

ADDS \$422,565 MORE

to your net worth over 30 years*

START TODAY AND START SAVING SOONER



RENEE GAUGLER

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Cornerstone Home Lending, Inc. | 347 South Ferguson Avenue, Suite 4 | Bozeman, Montana 59718 | Company NMLS 2258 | AZ BK #0908763 | 03/2020 | *For informational purposes only; rates of return on investment are examples based on reasonable estimates. Please consult a financial advisor for specific guidance. Cornerstone Home Lending, Inc. is not a financial services provider. While refinancing could make a significant difference in the amount you pay each month, there are other costs you should consider. Plus, your finance charges may be higher over the life of the loan. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity.