



## ***YOU CAN LOWER YOUR EFFECTIVE INTEREST RATE 2% or more!***

**Thank you for your interest in the Biweekly Mortgage Association.**

Did you know that by just splitting your payments in half, you can reduce your effective interest rate from 7% to 4.96%?



**Example:** \$150,000 loan, 7% int., 30 year term, \$200 monthly escrow reduces to 4.96% effective rate. Effective interest rates are calculated by taking the less interest that is paid over shorter term and spreading it out over 30 year term. Average reduction in effective interest rate is approximately 2% but can be even higher for your loan.

**Ask us how you can do this:**

- Without refinancing
- Without re-qualifying
- Without getting a new loan
- Without changing lenders

To customize the biweekly to your needs and find out *your new effective interest rate* call **1-800-248-8840** today!

Sincerely,

*William Thomas* – BWMA Founder