

# Mortgage Rates are at 40-Year Lows!

## These Rates Can't Last Forever - Refinance and Save

### How Does This Work?

- Complete our **2-minute no-obligation form**
- Get matched with up to **4 lenders** who will contact you promptly via phone or email
- Receive **FREE customized rate quotes** from the lenders that best meet your needs

### Loan Calculators

**NEW!**

#### Home Refinance Calculators

- Am I better off refinancing?
- What will my refinancing costs be?
- How can I reduce mortgage insurance costs?
- How much will my mortgage payments be?
- ▶ More Home Refinance Calculators

#### Home Equity Calculators

#### Debt Consolidation Calculators

#### Home Purchase Calculators



### Get Started Here

Step **1** 2 3 4

### Tell Us About Your Needs



All information you submit will remain **Safe, Secure and Confidential**

Property State

Select One

New York property owners click here.

Home Description

Single Family

Select your credit profile

Note: Your credit report will not be run for this inquiry.

- Excellent     Fair  
 Good             Poor

Type of Loan

Select One



\$150,000 Mortgage for Only \$625/Month!

\*The \$625.00 monthly payment is an interest-only payment for five years, based on a \$150,000 loan amount for a 30-year, three-year Adjustable Rate Mortgage at 5% and 5.250 Annual Percentage Rate. Following the three-year fixed-rate period, the rate will adjust annually. The principal and interest payment after the initial three-year fixed-rate period is \$876.00. To qualify for this monthly payment, borrower must have a FICO score of 660 or greater and the loan-to-value ratio must not exceed 80%. Rate is variable and subject to change daily without notice.

\$175,000 Mortgage for Under \$730/Month!

\*The \$729.17 monthly payment is an interest-only payment for five years, based on a \$175,000 loan amount for a 30-year, three-year Adjustable-Rate Mortgage at 5% and 5.250 Annual Percentage Rate. Following the three-year fixed-rate period, the rate will adjust annually. The principal and interest payment after the initial three-year fixed-rate period is \$1023.00. To qualify for this monthly payment, borrower must have a FICO score of 660 or greater and the loan-to-value ratio must not exceed 80%. Rate is variable and subject to change daily without notice.

LowerMyBills, Inc. is not acting as a lender or broker. The information provided by you to LowerMyBills is not an application for a mortgage loan, nor is it used to pre-qualify you with any lender. If you are contacted by a lender or broker advertising within our network, your quoted rate may be higher, depending on your property location, credit score, loan-to-value ratio, debt-to-income ratio, and other factors. Not