



# Your Guide to **YOURGAGE**

## Refinance Without Extending Your Term

With a YOURgage, you can refinance into today's low rates without having to start your mortgage term over. You pick your term, from 8 to 30 years.



### Stay on Track with Your Current Term

If you don't want to go back up to a 30-year term, with a YOURgage you can potentially refinance and lower your payment while paying off your mortgage in the same amount of time.

### Pay Off Your Mortgage More Quickly

If you want to pay off your mortgage as soon as possible, with a YOURgage you can keep your payment the same but choose a shorter term to pay off your loan in less time.



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