

**\$179/mo**  
Average amount saved\*

**HARP refinancing:**  
the road to  
savings for many  
homeowners.

## LOWER YOUR MONTHLY PAYMENT

By refinancing to a mortgage with a lower interest rate, you could pay less each month and over the life of the loan.

**1**



## LOWER YOUR INTEREST RATE

Today's market rates are more than 30% lower than in 2008.

**2**



## GET A SHORTER LOAN TERM

By switching from a 30-year to a 15-year loan, you'll build equity faster and pay less to the bank overall.

**3**



\*Average savings as of Q4 2014



Your best route to  
a better mortgage\*

**HARP.gov**