

# Debt consolidation Agent Script

Maile Johnson  
 18686 Hummingbird Dr 20210908  
 Penn Valley, CA 95946-9692

## Maile's Profile

FICO	Age	LTV	Purchase date	Loan amount	Rate	Current payment
689	62	68%	20140418	\$471,700	7.13%	\$3,178

Hi Maile,

Based on an analysis of your mortgage and today's rates, you may qualify for several loan options, with each offering significant benefits.

Loan type	Loan amount:	Rate	APR:	Monthly payment:	Cash on hand
Debt consolidation	\$939,846	6.5%	6.58%	\$5,940	\$403,641

**Debt consolidation** *Because you're already paying \$2,959 each month toward revolving and instalment debt of \$64,505, your **payment on a new mortgage of \$939,846 will remain approximately the same***

Loan type	Loan amount:	Rate:	APR	Monthly payment:	Inc.. loan costs	Savings	Loan-to-Value
Rate & Term with loan costs	\$471,700	5.5%	5.58%	\$2,678	\$2,712	\$500	68%

**Rate & Term with approximate loan costs added.** *Lower rate and lower payment because fees are rolled into the loan*

Loan type	Loan amount	Rate	APR	Monthly payment	Savings	Loan-to-Value
Rate & Term no loan costs	\$471,700	6.125%	6.08%	\$2,866	\$312	68%

**Rate & Term with no loan cost option.** *No upfront fees, slightly higher payment*

Loan type	Loan amount	Rate	APR	Monthly payment	Payment incl. current loan:	Cash on hand after debt payment
Second/HELOC	\$413,030	7.75%	7.83%	\$2,959	\$6,137	<b>\$348,525</b>

**Second Loan/HELOC option.** *With a monthly payment of **\$2,959**, you could afford a fixed-rate second loan of **\$413,030***

All rates are as of 05/27/2026 and can change without notice. Rates are based on an owner-occupied property.

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