

Debt consolidation Agent Script

Corey Johnson
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Corey's Profile

FICO	Age	LTV	Purchase date	Loan amount	Rate	Current payment
730	37	59%	20140418	\$544,000	7%	\$3,619

Hi Corey,

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	\$718,032	6.5%	6.58%	\$4,538	\$157,784

Debt consolidation *Because you're already paying \$1,100 each month toward revolving and instalment debt of \$16,248, your **payment on a new mortgage of \$718,032 will remain approximately the same***

Loan type	Loan amount:	Rate:	APR	Monthly payment:	Inc.. loan costs	Savings	Loan-to-Value
Rate & Term 30 Year fixed	\$544,000	5.875%	5.955%	\$3,218	\$3,246	\$401	59%

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 5/6 ARM	\$544,000	5.75%	5.83%	\$3,175	\$445	59%

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	\$166,092	6.955%	6.955%	\$1,100	\$4,719	\$149,844

Second Loan/HELOC option. *With a monthly payment of **\$1,100**, you could afford a fixed-rate second loan of **\$166,092***

All rates are as of 06/07/2026 and can change without notice. Rates are based on an owner-occupied property.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESREEN & OPT-OUT NOTICE on back page for more information about prescreened offers.