

\$189/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 3Q15



Your best route to
a better mortgage

HARP.gov