## Click a button, lower your mortgage payment.

Finally, a mortgage that allows you to lower your interest rate without the hassle and costs of refinancing!

INTRODUCING:

## HarmonyLoan

## Three ways the Harmony Loan™ works for you:



Takes advantage of lower interest rates:
Request a rate request every 120 days.\*



Makes lowering payments hassle-free: All you need is to click a button and have a solid payment history.



Eliminates closing costs:
When you lower your
rate there are No Points!
No Closing Costs!!
No Kidding!!!

The Harmony Loan. A mortgage you actually can hold for 30 years.
Apply for a Harmony Loan today and never incur the costs or hassles of refinancing again.

## Credit Union Mortgage Association

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www.cumortgage.net



