



Dear {First Name},

I'll keep this brief, as I assume you're very busy — **mortgage interest rates are currently down.** They're lower than they were a few years ago when you closed.

Eventually, they're going to go back up (although no one can predict when or by how much).

Members like you are refinancing so they can:

- Lower their monthly payment
- Save long-term by paying less in interest
- Pay off their mortgage to own their home sooner

Since we've already done business together, it won't be time-intensive for you to see if refinancing makes financial sense.

Give me a quick call, and I can help you figure out if refinancing is worth your time pursuing.

You can reach me at **888-508-7303**, or use our [Mortgage Payment Calculator](#) to see what your payment would be based on current rates. Click "Get a quote" if you like what you see, and I'll reach back out to you with more information.

Sincerely,

Your UMassFive Mortgage Team

NMLS #1557

888-508-7303

P.S. Just so you know, you can also call me if you're looking to move. No sense taking the time to start over at square one with someone else if you don't have to.

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is a subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** works with MAM to assist its members in evaluating and selecting appropriate mortgage solutions and issuing loans to qualified members.

Visit memberadvantagemortgage.com/mam-umassfive-disclaimer to view licensing information.

Toll Free: 1-866-482-1414
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557
3330 Broadmoor Ave. SE Suite B
P.O. Box 1060
Grand Rapids, Michigan 49512



[Unsubscribe](#)



NMLS #460131

MEMBER
ADVANTAGE
MORTGAGE

NMLS #1557 (LENDER)



Dear {First Name},

I'll keep this brief, as I assume you're very busy — **mortgage interest rates are currently down.** They're lower than they were a few years ago when you closed.

Eventually, they're going to go back up (although no one can predict when or by how much).

Members like you are refinancing so they can:

- Lower their monthly payment
- Save long-term by paying less in interest
- Pay off their mortgage to own their home sooner

Since we've already done business together, it won't be time-intensive for you to see if refinancing makes financial sense.

Give me a quick call, and I can help you figure out if refinancing is worth your time pursuing.

You can reach me at **888-508-7303**, or use our [Mortgage Payment Calculator](#) to see what your payment would be based on current rates. Click "Get a quote" if you like what you see, and I'll reach back out to you with more information.

Sincerely,

Your UMassFive Mortgage Team

NMLS #1557

888-508-7303

P.S. Just so you know, you can also call me if you're looking to move. No sense taking the time to start over at square one with someone else if you don't have to.

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is a subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** works with MAM to assist its members in evaluating and selecting appropriate mortgage solutions and issuing loans to qualified members.

Visit memberadvantagemortgage.com/mam-umassfive-disclaimer to view licensing information.

Toll Free: 1-866-482-1414
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557
3330 Broadmoor Ave. SE Suite B
P.O. Box 1060
Grand Rapids, Michigan 49512



[Unsubscribe](#)



Dear {First Name},

Did you know we can help you refinance your mortgage in as little as five weeks?

If that sounds quick, that's because you've got an existing relationship with us! **The best part is, there's not much work we need you to do during that time!** Most of it falls on us.

Your mortgage closed at least three years ago, when rates were higher than they are today. That means you would most likely benefit from refinancing before rates go back up.

The only thing I need you to do is give me a call! You can reach me at **888-508-7303**.

Sincerely,

Your UMassFive Mortgage Team

NMLS #1557

888-508-7303

P.S. Are you planning to move? I can help you secure a mortgage for another home. Just give me a call.

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is a subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **UMassFive College Federal Credit Union** works with MAM to assist its members in evaluating and selecting appropriate mortgage solutions and issuing loans to qualified members.

Visit memberadvantagemortgage.com/mam-umassfive-disclaimer to view licensing information.

Toll Free: 1-866-482-1414
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557
3330 Broadmoor Ave. SE Suite B
P.O. Box 1060
Grand Rapids, Michigan 49512



[Unsubscribe](#)



NMLS #460131



MEMBER
ADVANTAGE
MORTGAGE

NMLS #1557 (LENDER)



Dear {First Name},

You've likely heard interest rates may be going back up soon.

While no one knows when that will happen, Freddie Mac recently announced that they expect mortgage rates to continue to rise modestly.

If you're going to refinance, **now is the time.**

The average interest rate five years ago was 3.65%*. Three years ago it was 4.54%*, and as of September in 2021 it's averaged 2.92%*.

Interest rates can't fall forever!

If you'd like me to run the numbers to help you decide if refinancing is a wise financial decision for your family, simply give me a call.

I don't need a lot of your time; a quick call will do.

My number is **888-508-7303.**

You can also get started by checking what your mortgage payment would be using today's rates. Head over to our [Mortgage Payment Calculator](#), answer a few quick questions, and you'll see the new amount you could be paying.

Sincerely,

Your UMassFive Mortgage Team

NMLS #1557

888-508-7303

P.S. You can also call me if you need a home equity loan or a mortgage for a new home!

*Average interest rates reported by <http://www.freddie.mac.com/pmms/>

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is a subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. UMassFive College Federal Credit Union works with MAM to assist its members in evaluating and selecting appropriate mortgage solutions and issuing loans to qualified members.

Visit memberadvantagemortgage.com/mam-umassfive-disclaimer to view licensing information.

Toll Free: 1-866-482-1414
info@memberadvantagemortgage.com

Member Advantage Mortgage - NMLS #1557
3330 Broadmoor Ave. SE Suite B
P.O. Box 1060
Grand Rapids, Michigan 49512



[Unsubscribe](#)