

# SmartWatch®: Your Personal Home Financing Tool

As a homeowner, wouldn't it be awesome to have personalized information and figures on the ways you could refinance or use your home's equity to reach your goals?

You're in luck. This is exactly what your [SmartWatch® report](#) does!

## In this home financing report, you'll get the basics of your current loan:



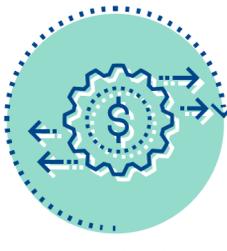
loan balance



remaining term (to the month)



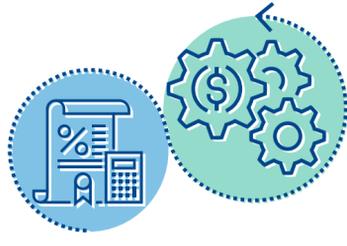
current interest rate



monthly principal and interest payment

And based on that info, [your report](#) will have answers and estimated figures (if eligible) to these four important home loan questions:

### Can I reduce my mortgage payment?



Shows you by how much you may be able to lower your monthly principal and interest payment (if available) by refinancing to a lower rate and/or a new term and loan type.

### Can I save on interest?

Shows you by how many years you may be able to shave off your mortgage (if available) by refinancing to a new, shorter term loan and interest rate.



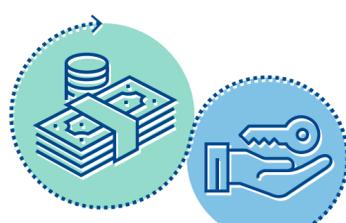
### Can I get cash out?



Shows you an estimate of the cash you may be able to receive with a cash-out refinance (if available) — including what your new loan amount, type/term, interest rate and new monthly payment could be.

### Do I have enough equity for a down payment on a new home?

Shows you how much equity from your current home you may be able to turn into a down payment for a new one (if available), based on your loan-to-value ratio.



## With SmartWatch®, the answers and figures are laid out in a simple, digestible format.

This way, you can immediately get in touch with us to discuss the option that will take you from an informed homeowner to a smart, financially savvy one.

So now that you have a snapshot of what the report offers, let's answer one final question to give you the full picture:

### How do I get my hands on SmartWatch®?

**Easy.** To see your personalized report at any time, [visit MyAccount](#) and click on "SmartWatch®".