

# Say bye-bye to PMI.



## **Avoid PMI at all costs. It's easy. I can help.**

The pain of PMI (Private Mortgage Insurance) is real. When borrowers can't put 20% down, PMI jumps in to cover the difference—but at a significant expense—every month.

I have a simple way to help you avoid paying PMI: a hassle-free Home Equity Line of Credit from Quorum Federal Credit Union. It's a piggyback (second) loan that combines with a conventional first mortgage to reach a 20% down payment. With as little as 5% down, you could be in the home that was out of your range just last week.

Why endure the ongoing pain of PMI when there's a smart solution? Let me show you a flexible, cost-efficient way to avoid PMI today.

## **As a Quorum partner, I can make things happen.**



## **Avoid the many PMI pitfalls:**

- **Increased monthly expenses**
- **Continued payments for a decade or longer**
- **Adds time and complexity to the mortgage process**
- **Ties up your valuable cash**