

Saying **Goodbye** To **PMI** Could **Save You Thousands!**

American home owners have a record amount of equity. In fact, **68.1% of homeowners** have at least 50% equity in their home! You could be closer than you think to removing this unnecessary expense, but you have to take action!

Say GOODBYE To PMI By Doing 1 Of The Following:

Let PMI terminate automatically

Reach an LTV (Loan-to-value) ratio of 78% or less through normal monthly payments, OR get to the halfway point on your mortgage- ex: 15 years into a 30-year loan.

Request PMI to be removed

With significant appreciation over the past couple of years, you may unknowingly have an LTV amount of 78% or less. Put in a request for early removal- sometimes an appraisal will be required.

Refinance your home to a conventional loan

FHA, VA, and USDA loans require an upfront and annual MIP (Mortgage Insurance Premium) that needs to be paid the entire lifetime of the loan unless you made a down payment of 10% or more.

Say you bought a house for $318,000 in November 2025 and you put 10% down, you've probably already paid $1,181 in PMI!

Removing PMI from your future payments could save you:



Skipping Starbucks is one of those things that a lot of people start doing to cut back on spending, so eliminate PMI and get your coffee back!

Monthly	**$107**
Annually	**$1,288**
Over 5 Years	**$6,440**

**All numbers are estimates only. Please obtain final number prior to closing.*



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