

# Lower your mortgage rate **without refinancing**

Minimal fees • No hassle



You may qualify for BMO's unique Streamline Mortgage Rate Modification Program.<sup>1</sup> We may be able to lower your interest rate through our simplified process, created for customers like you.

## New simplified process<sup>2</sup> for BMO customers:

- No income documentation required
- No impact to your credit score
- No Appraisal or Title work
- 5 business day approval versus weeks on a traditional refinance
- Pay a smaller fee compared to thousands of dollars to refinance
- Lower your rate and your payment<sup>2</sup>

Loan amount	Cost
up to \$999,999	\$1,000
\$1,000,000 – \$1,999,999	\$1,500
\$2,000,000 and greater	\$2,000

This program will not extend the term of your loan.

## Let's connect

If you would like to request this convenient option, contact a Mortgage Banker today.



**Doug Crouse, Senior Mortgage Banker**  
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<sup>1</sup> The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness. We must be able to verify the information you provide on your credit application and that you continue to meet the criteria used to select you for this offer. This offer is non-transferable and cannot be combined with any other offer.

<sup>2</sup> No additional funds may be borrowed through this process and the remaining term of the loan cannot be changed.  
Loan products are offered by BMO Bank, N.A. Loan products are subject to credit approval and involve interest and other costs.  
Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC  
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