



**Trident Paid Mortgage Insurance**  
**WE PAY THE MORTGAGE INSURANCE FOR YOU!**

**Looking to buy a home with less than 20% down?  
 Don't want to pay monthly Private Mortgage Insurance (PMI)?**

**Trident Paid Mortgage Insurance** allows you to pay just a **5% down payment** without paying the monthly Private Mortgage Insurance (PMI) and still **SAVE MONEY!** A great option for first time homebuyers or anyone who wants to pay less money up front!

**Let's Compare Borrower Paid PMI to Trident Paid PMI:**

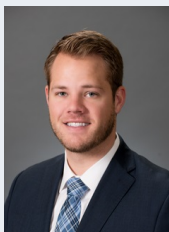
	Borrower paid PMI	Trident paid PMI	Savings
Interest rate: 30 year fixed	3.750% (4.105% Annual Percentage Rate)	4.125% (4.310% Annual Percentage Rate)	
Monthly principal and interest	\$1,100	\$1,151	
Monthly PMI	\$107	\$0	
Monthly principal, interest & PMI	\$1,207	\$1,151	<b>\$56</b>
All payments, 5 years	\$72,420	\$69,060	<b>\$3,360</b>
All payments, 10 years	\$141,737	\$138,120	<b>\$3,617</b>

**ASSUMPTIONS**

- Purchase Price** \$250,000
- Down Payment** 5 percent
- Loan Amount** \$237,500 (does not include taxes or insurance)
- Credit Score** 760

All loans are subject to credit approval. Interest rates are accurate as of 4/29/15, but can change at any time. Please call for current rates.

**PLEASE SPEAK WITH YOUR TRIDENT MORTGAGE CONSULTANT FOR FULL DETAILS**



**Ryan McGarvey, Sr. Mortgage Consultant**  
 Office: 215-790-5220  
 Email: [ryan.mcgarvey@tridentmortgage.com](mailto:ryan.mcgarvey@tridentmortgage.com)  
 210 W. Rittenhouse Square Lobby Level, Philadelphia, PA 19103  
<https://tridentmortgage.com/ryanmcgarvey>

**Mortgage Disclosure**  
 Trident Mortgage Company<sup>LP</sup> is licensed by the Pennsylvania Department of Banking as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance. Licensed lender, Office of the Delaware State Bank Commissioner. Trident Mortgage Company<sup>LP</sup> NMLS ID: 111942



**NMLS # 1159205**