

More cash flow
for your clients.

More sales
commissions for you.



The Pick-a-Paymentsm Loan.

Your flexible mortgage solution.

The new Pick-a-Payment home loan, exclusively from World Savings, was developed to help you sell more effectively. That's because the Pick-a-Payment adjustable rate mortgage is easy to understand. Your clients enjoy the freedom to choose the amount of their mortgage payments and this financial flexibility can provide substantial monthly cash flow. An attractive benefit that will help you close more deals.

Increase your clients' cash flow and their buying power.

World's Pick-a-Payment Loan gives your clients the flexibility to manage other financial needs such as

- Paying off high-interest credit card debt
- Making home improvements
- Paying tuition fees
- Contributing to their IRA or 401(k)
- Taking their dream vacation
- Buying a new car

For more information, contact your World Loan Representative.

Pick-a-Payment Cash Flow Impact

Home Loan	\$200,000
Interest Rate/APR	5.84%/5.90%
Standard Monthly Payment	\$1,179
Pick-a-Payment Loan Monthly Payment	-\$838*
Increased Monthly Cash Flow	=\$341
Total First-Year Cash Flow Increase	=\$4,092

As you can see from the above chart, payment flexibility provides your clients with substantial monthly cash flow savings.



WORLD SAVINGS

How may we help you?®



*Minimum payment amount calculated using a 2.95% minimum payment factor. When the borrower chooses the minimum payment amount, the payment may not always cover the total interest due. The unpaid portion, called deferred interest, is added to the loan balance. This information is intended for mortgage brokers only—not for distribution to consumers. World Savings and the Globe are registered marks of GWFC.