

CASE STUDY

Clients: **Newport Beach Couple**

Scenario:

- Original Loan Amount: **\$1.25 million**
- Original Rate: **7.625%**
- Original Monthly Payment: **\$8,847**
- Refinance Rate: **6.25% (30-year fixed)**
- New Monthly Payment: **\$7,696**
- **Monthly Savings: \$1,151**



THE STRATEGY

After refinancing, this couple chose to reinvest their \$1,151/month in savings directly back into their mortgage. Instead of stretching the loan over 30 years, they used the savings to pay off their principal faster and reduce their long-term interest burden.

“

We didn't change how much we spent each month, just how we spent it. CLG helped us cut years off our loan and save over half a million in interest!”

THE RESULT

Loan paid off in 21 years and 5 months —
8 years and 7 months early

\$503,440 INTEREST SAVINGS

29% FASTER PAYOFF

33% LESS INTEREST PAID

