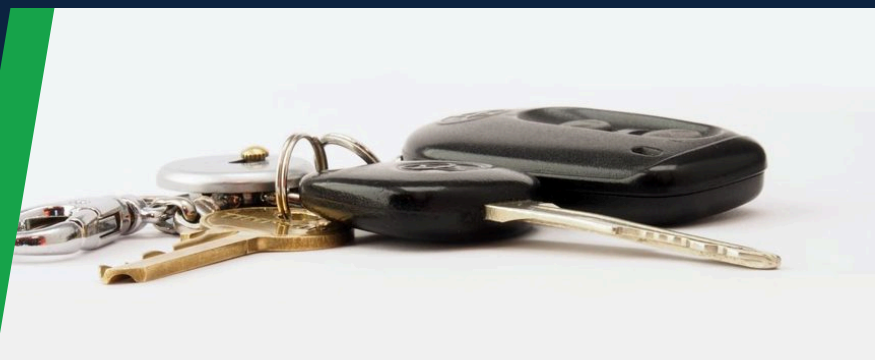
Take The Rate
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PAST CLIENT TIP

Pay Off Your Mortgage Years Early

What bi-weekly payments, set up the right way, do to a 30 year fixed loan.



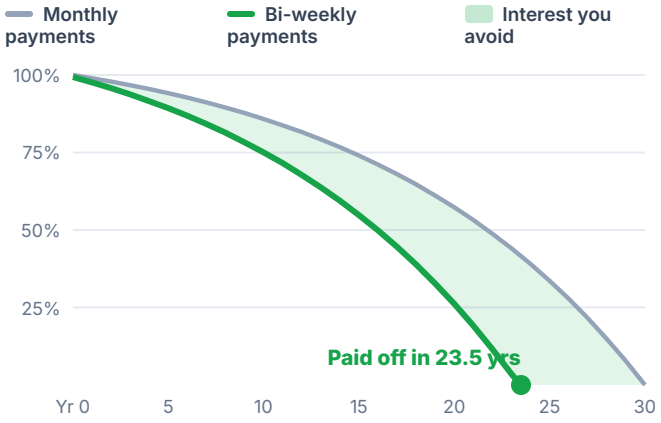
13	6.5 yrs	26%	$0
FULL PAYMENTS A YEAR INSTEAD OF 12	SOONER PAYOFF, ANY LOAN SIZE	LESS TOTAL INTEREST PAID	IN FEES, YOU SET IT UP YOURSELF

FOUR LOAN SIZES, 30 YEAR FIXED AT 7.000%

	$500K LOAN	$1MM LOAN	$1.5MM LOAN	$2MM LOAN
MONTHLY PAYMENT	$3,327	$6,653	$9,980	$13,306
BI-WEEKLY PAYMENT (EVERY 2 WEEKS)	$1,663	$3,327	$4,990	$6,653
ONE TIME HEAD START (DAY ONE, TO PRINCIPAL)	$3,327	$6,653	$9,980	$13,306
TOTAL INTEREST, PAYING MONTHLY	$697,544	$1,395,089	$2,092,633	$2,790,178
TOTAL INTEREST, PAYING BI-WEEKLY	$515,751	$1,031,502	$1,547,253	$2,063,003
INTEREST SAVED	**$181,794**	**$363,587**	**$545,381**	**$727,174**
LOAN PAID OFF IN	**23.5 yrs** (6.5 early)	**23.5 yrs** (6.5 early)	**23.5 yrs** (6.5 early)	**23.5 yrs** (6.5 early)

BALANCE REMAINING

any loan size, same curve



HOW TO SET IT UP (TRAVIS'S METHOD)

1. **Make one extra full payment right away.** Send it as a principal only payment on day one. That money starts saving interest immediately, and from then on you are always a payment in front.
2. **Pay half every two weeks.** Because you are ahead, every bi-weekly payment is applied in full the day it arrives, nothing sits in suspense, and the extra principal starts saving interest the month it lands.
3. **Tell your servicer where the extra goes.** Ask that the first payment and anything beyond the regular payment be applied to principal, not booked as "paid ahead" for next month.
4. **Do it yourself, for free.** No third party bi-weekly program or fee is needed. Most servicers let you set this up online in minutes.



Want your own numbers?

Send me your current balance, rate and payment and I will run the exact payoff date and savings for your loan. **No cost, no pressure.** Travis Saling · travis@takethetrate.com

Illustration only. Examples assume a new 30 year fixed loan at 7.000% (7.135% APR, Take The Rate sheet, October 28, 2026), principal and interest only, no taxes, insurance or HOA, interest computed monthly, one full payment applied to principal on day one, then half the monthly payment every two weeks with the extra applied to principal when received. Your results depend on your rate, remaining term and how your servicer applies payments. Not a loan offer, quote, rate lock, or commitment to lend, and not financial or tax advice. All loans subject to credit approval. Take The Rate · Travis Saling · NMLS #299683 · Equal Housing Lender · © 2026 Take The Rate.