

Mortgage Solutions Now!

Providing Mortgage Solutions for Professionals and Their Clients!

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Account # 55-12112

Property address
123 Sunset Lane

Prepared by
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Date prepared
8/7/2001

The purpose of this statement is to help you save money on your mortgage.

FOLLOW THESE 3 SIMPLE STEPS:

1. CURRENT LOAN DATA displays the current mortgage information that we have on file for you.
2. RATEWATCH compares your existing loan information with current interest rates. Check out the MONTHLY DIFFERENCE's.
3. MORTGAGE PAYOFF PLAN shows the potential benefits of prepaying your mortgage by a few extra dollars each month.

RateWatch Report

Preferred Client

123 Good Decision Lane

Prosperity, CA 900771234

CURRENT LOAN DATA

Let us know if we need to update our loan overview.

Loan overview		
Program:	Fixed	Start Date: 01/01/1999
Loan Balance:	\$212,000	
Rate:	8.250%	
Term:	329 Months	

Payment breakdown

Payment: \$1,592.69

Your actual payment may be different. This payment is based on your current index and margin as of 08/07/2001.

"We are committed to providing you with advice and information to help you save money on your mortgage."

RATEWATCH*

Compare your monthly payment to the current market.

Program Name	Interes Rate	Term Months	Curren Payment	Propose Payment	MONTHLY DIFFERENCE	APR
1yr ARM	5.875%	360	\$1,592.69	\$1,254.06	\$338.63 Savings	8.533%
15yr Fixed	6.625%	180	\$1,592.69	\$1,861.35	\$268.66 Increase	7.010%
5yr ARM	6.875%	360	\$1,592.69	\$1,392.69	\$200.00 Savings	8.533%
7yr ARM	7.000%	360	\$1,592.69	\$1,410.44	\$182.24 Savings	8.533%
30yr Fixed	7.375%	360	\$1,592.69	\$1,464.23	\$128.45 Savings	7.621%

Call today for an easy loan review over the phone!

MORTGAGE PAYOFF PLAN

We want to help you pay off your home ahead of schedule.

Monthly Pre-Pay Amoun	Total Interes Savings	Less Years for Home Loan
\$100.00	\$85,756.82	5.99 years
\$200.00	\$134,635.03	9.61 years
\$300.00	\$167,290.51	12.12 years

Call us today if you would like us to prepare a personalized schedule for a faster payoff of your home loan.

NOTES

Mortgage Solutions Now! Provides financial solutions for professionals, their clients, individuals and families to assist in accomplishing their goals. Many of our clients are referrals from legal, taxation, family planning, insurance and investment professionals assisting in achieving their clients' goals. In the process we have been fortunate to serve the professional community for their personal needs as well. Our strategies range from debt repositioning for investment purposes to retirement refinancing. We have assisted with simple rate refinancing to a more complicated lowest non-fixed rate loan while in employment transition, lowering the clients overall financial obligations.

Our true, long term relationship with the client begins with the closing. When we handle every transaction in a manner that creates the highest degree of client satisfaction possible, we have earned their business, as well as all of their referrals.

If you have a question about this statement call (800) 313-6639 M-F 9am - 5pm Pacific Time

We can watch your friends or family members loan rates as well! Please call us today!

* NOTICE: Information provided is time-sensitive material. Rates, programs, fees and points are subject to change without notice. Payments, interest rates, and loan balances are estimates only. This is not a loan commitment, nor is it a guarantee of any kind. This material is intended for demonstration purposes only and should not be constructed as an offer of enticement to purchase any securities, mortgages or real estate investments. The examples contained in this report are hypothetical. Actual results will vary on an individual basis and can be affected by various factors.