

# Today's Mortgage Solutions!

Financing 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  
11/4/2003

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, CO 80134

### CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 12/1/2002
Loan Balance:	\$320,000	
Rate:	6.500%	
Term:	349 Months	

### Payment breakdown

Payment: \$2,022.62

Your actual payment may be different. This payment is based on your current index and margin as of 11/4/2003.

"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	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE	APR
3yr ARM	4.000%	360	\$2,022.62	\$1,527.73	<b>\$494.89 Savings</b>	3.893%
FHA ARM	4.500%	360	\$2,022.62	\$1,621.39	<b>\$401.22 Savings</b>	3.728%
5yr ARM	4.750%	360	\$2,022.62	\$1,669.27	<b>\$353.35 Savings</b>	3.866%
15yr Fixed	5.500%	180	\$2,022.62	\$2,614.67	<b>\$592.05 Increase</b>	5.789%
30yr Fixed	6.000%	360	\$2,022.62	\$1,918.56	<b>\$104.06 Savings</b>	6.176%

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 Amount	Total Interest Savings	Less Years for Home Loan
\$100.00	\$61,698.47	<b>3.84 years</b>
\$200.00	\$105,430.73	<b>6.65 years</b>
\$300.00	\$138,445.90	<b>8.84 years</b>

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

### NOTES

Today's Mortgage Solutions 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, financial planning, insurance and investment professionals assisting in achieving their client's goals. Based on your short and long term objectives, we can prepare a loan comparison that lowers your interest rate, eliminates your high interest, non tax deductible credit cards and consumer debt and gives you cash for home improvements or a new vehicle!

Our true, long term relationship with our clients begins at the closing. You will receive your personal monthly Rate Watch Report and weekly e-mail updates on market trends, tax strategies, real estate info. The finest compliment I receive is a referral from my past clients and friends.

We can watch your friends or family members loan rates as well!

**To maximize your current mortgage or to pre-qualify for a new home loan, please call me at (303) 521-9550.**

\* NOTICE: Information provided is time-sensitive material. Rates, programs, fees and points are subject to change without notice. If you are applying for an Adjustable Rate Mortgage, payments and interest rates will change. Payments, interest rates, and loan balances are estimates only. Your amount may be different. This is not a loan commitment, nor is it a guarantee of any kind.

Randy Flood "Your Mortgage Consultant for Life!"

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