

Carteret Mortgage Corporation

Go to: www.homeloans.cc Email: fred@homeloans.cc

PO Box 28 El Centro, CA 92244

Tel:(760) 344-5363 Fax:(760) 259-2037

Account # 55-98-765

Property Address:
123 Crown Valley, MV., CA

Prep

Frederic A Din

Date prepared
2/19/2008

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

Neil Armstrong
123 Sunset Lane
Bel Air, CA 90077

CURRENT LOAN DATA

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

Loan overview	
Program:	Fixed Start Date: 6/1/2002
Loan Balance:	\$199,759
Rate:	6.250%
Term:	292 Months

Payment breakdown

Payment: \$1,305.32

Your actual payment may be different. This payment was generated based on information gathered at time of closing on your current loan.

"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
10 Yr Fixed	5.375%	120	\$1,305.32	\$2,155.55	\$850.23 Increase	5.838%
15 Yr Fixed	5.375%	180	\$1,305.32	\$1,618.97	\$313.65 Increase	5.699%
25 Yr Fixed	5.875%	300	\$1,305.32	\$1,271.83	\$33.49 Savings	6.098%
30 Yr Fixed	5.875%	360	\$1,305.32	\$1,181.65	\$123.67 Savings	6.072%
20 Yr Fixed	5.875%	240	\$1,305.32	\$1,416.76	\$111.44 Increase	6.137%

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	\$52,462.59	3.56 years
\$200.00	\$84,820.81	6.12 years
\$300.00	\$107,176.60	8.07 years

Call us today if you would like us to prepare a more detailed mortgage Plan based on current Market conditions.

NOTES

When you're ready to buy a home or refinance, be sure to call me for mortgage and debt planning. With a simple phone call, we'll figure out your HBDR, you can apply for your loan, get an instant approval, and lock in your interest rate! Call me today for dedicated expert mortgage and debt planning advice, CALL: (760) 344-5363 (LEND). If you know others who would be interested in being added to our FREE RateWatch Service, contact me without any obligation. Thank you.

NOTICE AND DISCLAIMER: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor; all of which might change over time. If the information or assumptions are not correct or change, then the results above will change. Your advisor will provide additional information about costs, fees and other information required by state and federal law.