

Jeff Thomas

Your creative lending expert. Where advice does make a difference.

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Account #

Property address

Prepared by

Jeff O. Thomas

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

Rate Watch Example

4050 Plain View Drive

Springfield, VA 22030

CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 5/1/98
Loan Balance:	\$189,000	
Rate:	7.500%	
Term:	315 Months	

Payment breakdown

Payment: \$1,321.52

Your actual payment may be different. This payment is based on your current index and margin as of 2/8/02.

"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
1yr ARM	5.875%	360	\$1,321.52	\$1,118.01	\$203.51 Savings	7.736%
15yr Fixed	6.625%	180	\$1,321.52	\$1,659.41	\$337.89 Increase	18.656%
30yr Fixed	6.875%	360	\$1,321.52	\$1,241.60	\$79.92 Savings	7.104%
5yr ARM	6.875%	360	\$1,321.52	\$1,241.60	\$79.92 Savings	7.736%
7yr ARM	7.000%	360	\$1,321.52	\$1,257.42	\$64.09 Savings	7.736%

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	\$70,152.90	6.22 years
\$200.00	\$109,997.27	9.97 years
\$300.00	\$136,446.03	12.56 years

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

NOTES

Call us today about our RateWatch Mortgage Plan which will help you become debt-FREE in as little as 7-12 years (including your mortgage) using only the amount of monthly payment you are already making.

When you're ready to refinance or buy a new home, be sure to call Jeff Thomas first. With a simple phone call, you can apply for a loan, get advance loan approval, and lock in your interest rate! Just call our dedicated team of Home Loan Experts at 703-338-4020.

Check us out on the web: www.lending-solutions.net