

# Office of Jessie J. Beaudoin

Your Mortgage Professional for Life  
17890 Castleton St, Suite 138 City of Industry, CA 91748  
Tel:(800) 931-7377 Fax:(626) 581-8056

Account # 55-12112

Property address  
123 Sunset Lane

Prepared by  
Jessie J. Beaudoin

Date prepared  
2/15/2002

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 900771234

### CURRENT LOAN DATA

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

| Loan overview |            |                      |
|---------------|------------|----------------------|
| Program:      | Fixed      | Start Date: 1/1/1999 |
| Loan Balance: | \$212,000  |                      |
| Rate:         | 8.250%     |                      |
| Term:         | 323 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 2/15/2002.

"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 | Current Payment | Propose Payment | MONTHLY DIFFERENCE       | APR    |
|--------------|--------------|-------------|-----------------|-----------------|--------------------------|--------|
| 1yr ARM      | 4.875%       | 360         | \$1,592.69      | \$1,121.92      | <b>\$470.76 Savings</b>  | 8.466% |
| 5yr Fixed    | 5.500%       | 360         | \$1,592.69      | \$1,203.71      | <b>\$388.97 Savings</b>  | 5.664% |
| 15yr Fixed   | 6.000%       | 180         | \$1,592.69      | \$1,788.98      | <b>\$196.29 Increase</b> | 6.494% |
| 20yr Fixed   | 6.500%       | 240         | \$1,592.69      | \$1,580.62      | <b>\$12.07 Savings</b>   | 6.729% |
| 30yr Fixed   | 6.750%       | 360         | \$1,592.69      | \$1,375.03      | <b>\$217.66 Savings</b>  | 6.926% |

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 Interes Savings | Less Years fo Home Loan |
|------------------------|-----------------------|-------------------------|
| \$75.00                | \$69,227.20           | <b>4.81 years</b>       |
| \$100.00               | \$85,756.82           | <b>5.99 years</b>       |
| \$200.00               | \$134,635.03          | <b>9.61 years</b>       |

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

### NOTES

Conventional / Conforming Loan limit increased from \$284,000 up to \$300,700. If you know of anyone that currently has a "Jumbo" loan, they can save thousands now by refinancing to a low rate conventional loan. 10,15,20,25, and 30 year terms available. You referrals would be greatly appreciated!

Additionally, if you know someone is in the market to purchase or refinance, a home or investment property within the next 6 months that would benefit from this free "Rate Watch" report, please have them call my office at: (800) 931-7377 and we will gladly provide this free report.

If you have a question about this statement, please call Jessie J. Beaudoin or Monica Hernandez, (800) 931-7377, M-F 8:30am - 6:30pm Pacific Time.

We can help you with CalPERS, FHA, VA, Coventional, Jumbo mortgage refinances and purchase loans.

**If you have any friends, family or co-workers that would like to receive our Rate Watch Report, please call today.**

\* 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.