

Alderwood Mortgage

Our advice makes a difference!
 20201 Lynnwood, WA 98036
 Tel:(425) 244-1969 Fax:(866) 208-1960

Account # 55-98-765
 Property Address:
 123 Crown Valley, MV., CA

Prep
 Andrew Conniff
 Date prepared
 4/14/2008

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:	\$207,772
Rate:	6.250%
Term:	290 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
3yr ARM Agenc	4.875%	360	\$1,305.32	\$1,099.54	\$205.78 Savings	5.015%
5yr ARM	5.500%	360	\$1,305.32	\$1,179.70	\$125.62 Savings	5.015%
15yr Fixed	5.625%	180	\$1,305.32	\$1,711.48	\$406.16 Increase	5.965%
7yr ARM	5.750%	Int. Only	\$1,305.32	\$995.57	\$309.75 Savings	3.941%
30yr Fixed	5.990%	360	\$1,305.32	\$1,244.36	\$60.96 Savings	6.195%

Call today for an easy loan review over the phone!

ASSET ACCUMULATION

Savings based on monthly contributions.

Asset Specs.	Benefit After x yrs.	
Opening Balance	\$200	6 \$63,950
Rate	4.340%	15 \$196,752
Payment	\$776	30 \$573,189

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

NOTES

When your ready to refinance or buy a new home, be sure to call Alderwood Mortgage first. With a simple phone call, you can apply for a home loan, get advance approval, and lock in your interest rate! Just call our dedicated team of loan experts at 425-244-1969 or visit us on the web www.alderwoodmortgage.com

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.

