

Bob Howe

"Know Howe For Your Next Loan"

18831 Von Karman Avenue, Suite 380 Irvine, CA 92612

Tel:(949) 852-0400 Fax:(949) 440-6849

Account #

Property Address:

Prep

Bob Howe

Date prepared

10/17/2007

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

Valued Client

47831 Success Way

Huntington Beach, CA 92648

CURRENT LOAN DATA

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

Loan overview	
Program:	Fixed Start Date: 10/25/2002
Loan Balance:	\$387,732
Rate:	6.750%
Term:	300 Months

Payment breakdown

Payment: \$2,675.47

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
Option ARM	1.250%	360	\$2,675.47	\$1,292.12	\$1,383.34 Savings	7.881%
15 Yr Fixed	6.000%	180	\$2,675.47	\$3,271.90	\$596.43 Increase	6.180%
5/1 Int. Only	6.250%	Int. Only	\$2,675.47	\$2,019.44	\$656.03 Savings	6.322%
30 Yr Fixed	6.250%	360	\$2,675.47	\$2,387.33	\$288.14 Savings	6.359%
7/1 Int. Only	6.375%	Int. Only	\$2,675.47	\$2,059.83	\$615.64 Savings	6.449%

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	\$0	3 \$9,983
Rate	7.000%	5 \$17,898
Payment	\$250	10 \$43,271

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

NOTES

Want to help a family member of someone at your office save money? Tell them about your Rate Watch report and have them go to my web and sign up for their personal complimentary Rate Watch. Is someone really professionally managing their loan...probably not? Why not call or E-mail them today so they can enjoy this same service!

Compare the current market choices, based on the market today, next to your present loan and contact me should you see a loan program and savings you would like to discuss. (949) 852-0400 or bhowe@OrangeCountyLender.com.

To register for complimentary Rate Watch, go to my web site - www.OrangeCountyLender.com.

Know Howe...for your next loan

Do not delay...call me today!

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.

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