

Liz Maldonado

"Mortgage services you can trust and depend on".
 KPL Select Mortgage Sherman Oaks, CA 91403
 Tel:(818) 907-5757 Fax:(818) 907-5626

Account # xxx9911

Property Address:

Prep

Liz Maldonado

Date prepared
 1/29/2007

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

Joe Smith
 5555 Main Street
 Los Angeles, CA

CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 1/1/2006
Loan Balance:	\$296,647	
Rate:	6.500%	
Term:	348 Months	

Payment breakdown

Payment: \$1,896.20

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
1yr ARM	5.500%	360	\$1,896.20	\$1,684.33	\$211.88 Savings	7.760%
5yr ARM	6.000%	360	\$1,896.20	\$1,778.55	\$117.66 Savings	7.880%
15yr Fixed	6.000%	180	\$1,896.20	\$2,503.27	\$607.07 Increase	6.287%
30yr Fixed	6.125%	360	\$1,896.20	\$1,802.46	\$93.75 Savings	6.299%
7yr ARM	6.250%	360	\$1,896.20	\$1,826.51	\$69.70 Savings	7.880%

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	\$60,870.65	3.79 years
\$200.00	\$103,099.16	6.56 years
\$300.00	\$134,536.54	8.71 years

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

NOTES

PLEASE NOTE: The payments are calculated based on fully amortized payments, not interest only payments. We do this because analysis is most accurate when comparing fully amortized to each other. In other words, comparing apples to apples.

When your ready to refinance or buy a new home, be sure to call me first. With a simple phone call, you can apply for a home loan, get advance approval, and lock in your interest rate! Just call (818) 378-8669.

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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