

Your Monthly RateWatch Report

Maintaining constant control of your mortgage



First California Mortgage Company

First Cal - Together we prosper.

5401 Old Redwood Hwy., N. Suite 208 Petaluma, CA 94954

Tel:(415) 250-7137 Fax:(866) 557-7094

Account # 55-98-765

Property Address:
123 Sunset Lane, San Rafael, CA

Prep

David Armstrong

Date prepared
1/23/2008

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
San Rafael, CA 90077

CURRENT LOAN DATA

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

Loan overview			
Program:	Adjustable	Start Date:	9/1/2003
Loan Balance:	\$630,500		
Rate:	8.840%	Margin:	3.300%
Term:	308 Months	LifeCap:	11.950%
Index:	CODI		

Payment breakdown

Payment: \$5,155.39

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
5/1 Fixed/ARM	6.125%	360	\$5,155.39	\$3,830.98	\$1,324.41 Savings	5.639%
7/1 Fixed/ARM	6.375%	360	\$5,155.39	\$3,933.50	\$1,221.89 Savings	5.639%
10/1 Fixed/ARM	6.625%	360	\$5,155.39	\$4,037.16	\$1,118.23 Savings	5.639%
30 yr Fixed	7.000%	360	\$5,155.39	\$4,194.73	\$960.66 Savings	7.133%

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	\$122,264.17	1.71 years
\$200.00	\$216,086.53	3.14 years
\$300.00	\$291,309.32	4.37 years

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

NOTES

"Those who understand interest - earn it. Those who don't - pay it." - Unknown
Compound interest is "the greatest mathematical discovery of all time." - Albert Einstein

Every day we are helping our clients manage their mortgage, equity and liabilities to increase their assets and improve their net worth. We are currently conducting our annual mortgage reviews. Each review includes; 1) Credit report and Fico Score consultation, 2) Home valuation, 3) Liability and Asset review, 4) Mortgage and Equity analysis. Call now to schedule your free "Annual Mortgage Review".

Contact your local bank representative to discuss your financing options.

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.



How To Read Your RateWatch Report

The RateWatch report ensures that you receive the lowest rate possible and have the loan program that best allows you to meet your needs and reach your dreams. By comparing your monthly payment to available market options, and highlighting your mortgage payoff plan, this report will allow you to rest assured that you are in control of your mortgage and that your mortgage debt is being managed by your trusted Mortgage Planner.

Mortgage Coach
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RateWatch Report
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1 **CURRENT LOAN DATA**

Field	Value
Loan #	1000000000
Rate	4.250%
Term	30 Years
Balance	\$100,000.00
Payment	\$5,000.00

2 **DISCOVER POTENTIAL SAVINGS**

Program	Rate	Term	Payment	Monthly Savings	Total Savings
Current Loan	4.250%	30	\$5,000.00	\$0.00	\$0.00
Best Available	3.750%	30	\$4,500.00	\$500.00	\$150,000.00
1st Choice	3.500%	30	\$4,000.00	\$1,000.00	\$300,000.00
2nd Choice	3.250%	30	\$3,500.00	\$1,500.00	\$450,000.00

3 **MORTGAGE PAYOFF PLAN**

Scenario	Payoff Date	Total Savings
Current Plan	10/15/2044	\$0.00
Pre-pay 10%	10/15/2034	\$100,000.00
Pre-pay 20%	10/15/2024	\$200,000.00
Pre-pay 30%	10/15/2014	\$300,000.00

4 **NOTES**

1. This report is generated based on the information provided in the loan file. It is not intended to be used as a substitute for professional advice. Please consult your mortgage planner for more information.

1 Review Your Current Loan Data.

RateWatch displays the most current information I have on file for your mortgage. If it's not up to date, please call me so I can update my analysis.



2 Discover Potential Savings.

I have listed the best loan programs and rates available to you. Compare these options to your current loan and evaluate your potential for short and long-term savings.

3 Lower Your Monthly Payment... And Pay Off Your Home ahead of Schedule.

Of course, it's not just a lower monthly payment you're after. You also want a mortgage payoff plan that will allow you to pay off your home ahead of schedule. In this section, I illustrate how you can pre-pay your loan given several possible scenarios. By taking my recommendations, you can save on interest and simultaneously pay off your home loan more quickly!

4 Notes

When I prepare this report, I frequently include messages and additional information that can have a positive, life-changing impact on your financial picture.