

# Craig Tashjian

The Highest compliment is the referral of your family & friends.

144 Gould St. Needham, Ma 02494

Tel:(781) 719-4677 Fax:(781) 719-4684

Account # 55-12112

Property Address:  
123 Sunset Lane

Prep

Craig Tashjian

Date prepared  
10/24/2006

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:	1/1/2002
Loan Balance:	\$206,188		
Rate:	6.250%		
Term:	303 Months		

### Payment breakdown

Payment: \$1,354.58

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
15 Year Fixed	6.125%	180	\$1,354.58	\$1,753.89	<b>\$399.31 Increase</b>	6.338%
5/1 Year Arm	6.125%	360	\$1,354.58	\$1,252.82	<b>\$101.76 Savings</b>	7.858%
30 Year Fixed	6.250%	360	\$1,354.58	\$1,269.54	<b>\$85.04 Savings</b>	6.383%
5 Yr Interest On	6.375%	Int. Only	\$1,354.58	\$1,095.38	<b>\$259.20 Savings</b>	7.819%

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	\$52,857.88	<b>3.75 years</b>
\$200.00	\$85,830.59	<b>6.42 years</b>
\$300.00	\$108,765.57	<b>8.45 years</b>

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

### NOTES

The rate watch report is provided as a value added service to my clients. It compares your terms to an average of current interest rates. This information can be used in a variety of ways. You might be thinking of purchasing a new home, refinancing for home improvements, investment opportunities, or debt consolidation. Others may want to pay off their loan quicker. If you know friends, family, or colleagues that would like to receive this valuable report please have them call me or e-mail me at [craigtashjian@comcast.net](mailto:craigtashjian@comcast.net)

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

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## RateWatch Report

Robert & Allacin Morimizu

30 Sarah J. Circle

Haverhill, MA 01832

### CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 10/1/2003
Loan Balance:	\$276,650	
Rate:	5.500%	
Term:	324 Months	

### Payment breakdown

Payment: \$1,640.91

Your actual payment may be different. This payment was generated based on information gathered at time of closing on your current loan.

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### RATEWATCH\*

Compare your monthly payment to the current market.

Program Name	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE	APR
15 Year Fixed	6.125%	180	\$1,640.91	\$2,353.25	<b>\$712.34 Increase</b>	6.285%
5/1 Year Arm	6.125%	360	\$1,640.91	\$1,680.95	<b>\$40.04 Increase</b>	7.822%
30 Year Fixed	6.250%	360	\$1,640.91	\$1,703.38	<b>\$62.47 Increase</b>	6.350%
5 Yr Interest On	6.375%	Int. Only	\$1,640.91	\$1,469.70	<b>\$171.21 Savings</b>	7.793%

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### 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	\$45,712.62	<b>3.25 years</b>
\$200.00	\$77,963.92	<b>5.73 years</b>
\$300.00	\$102,163.49	<b>7.70 years</b>

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