Red Letter Mortgage
"Your Lender For Life"
6417 Odana Road ~ Madison, WI 53719
Phone: 608.273.3554 ~ Fax: 608.273.3559
website: www.redlettermortgage.com

The purpose of this statement is to help you save money on your current 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

RateWatch Customer
123 Main Street
Madison, WI 53719

CURRENT LOAN DATA

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

Loan Overview			
Program:	3 year ARM	Start Date:	11/30/07
Loan Amount:	$200,000.00		
Rate:	6.3750		
Term:	360		

Payment Breakdown	
Payment:	$1,247.74

RATEWATCH*

Compare your monthly payment to the current market.

Program Name	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE	5yr Net Savings/Cost
3 Year ARM	5.750%	360	$1,247.74	$1,167.15	**$80.59 Savings**	$4,835.65
5 Year ARM	6.000%	360	$1,247.74	$1,199.10	**$48.64 Savings**	$2,918.32
15 Yr. Fixed	5.875%	180	$1,247.74	$1,674.24	**$426.50 Increase**	$25,589.83
20 Yr. Fixed	6.250%	240	$1,247.74	$1,461.86	**$214.12 Increase**	$12,847.00
30 Yr. Fixed	6.375%	360	$1,247.74	$1,247.74	**$0.00 Increase**	$0.00

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	$54,194.18	**5.58 years**
$200.00	$87,453.39	**9.25 years**
$300.00	$110,370.01	**11.83 years**

Call us today if you would like us to prepare a personalized schedule for a faster payoff of your home loan.

TRIGGER RATE

We are watching for your target rate.

Rate	Product	Loan Amount
5.8750	30 year Fixed	$235,000.00

NOTES

When your ready to refinance or buy a new home, be sure to call Red Letter 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 (608) 273.3554.

Great Rates Always

* NOTICE: Information provided is time-sensitive material. Rates, programs, fees and points are subject to change without notice. If you are applying for an Adjustable Rate Mortgage, payments and interest rates will change. Payments, interest rates, and loan balances are estimates only Your amount may be different. This is not a loan commitment, nor is it a guarantee of any kind.