

Deercreek Financial

Jeff@deercreekfinancial.com (www.deercreekfinancial.com)
 10700 Jersey Blvd # 300 Rancho Cucamonga, CA 91730
 Tel:(909) 941-0122 Fax:(909) 948-9598

Account # 99-04545-07

Property Address:

Prep

Jeffrey C. Tosha

Date prepared
 11/27/2008

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

John & Mary Consumer
 123 Main St
 Your Town, CA 91730

CURRENT LOAN DATA

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

Loan overview	
Program:	Fixed Start Date: 2/1/2005
Loan Balance:	\$235,031
Rate:	5.750%
Term:	315 Months

Payment breakdown

Payment: \$1,447.26

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
15yr Fixed	5.375%	180	\$1,447.26	\$1,904.85	\$457.59 Increase	5.652%
20yr Fixed	5.500%	240	\$1,447.26	\$1,616.75	\$169.49 Increase	5.721%
30yr Fixed	5.500%	360	\$1,447.26	\$1,334.48	\$112.78 Savings	5.664%
5yr ARM	5.625%	360	\$1,447.26	\$1,352.97	\$94.29 Savings	5.125%
3yr ARM	5.875%	360	\$1,447.26	\$1,390.30	\$56.96 Savings	5.125%
7yr ARM	5.875%	360	\$1,447.26	\$1,390.30	\$56.96 Savings	5.125%
30yr Fixed IO	6.375%	Int. Only	\$1,447.26	\$1,248.60	\$198.66 Savings	6.492%

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	\$47,567.71	3.56 years
\$200.00	\$79,228.25	6.18 years
\$300.00	\$102,111.49	8.22 years

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

NOTES

Rates are down for loans \$417,000 or less with Middle FICO scores at or above 740. Risk based pricing is now in effect so the better FICO score the better the rate. When you're ready to refinance or buy a new home be sure to call DEERCREEK FINANCIAL first. With a simple phone call, you can apply for a home loan, get advance loan approval, and lock in your interest rate! Call JEFF TOSHA at (909) 941-0122. Need to do a debt consolidation? Ask about a cash-out refinance. Thinking of retiring soon? Now offering Reverse Mortgage Loan Programs. Turn equity into cash and never make another house payment EVER! Call me to find out more! FHA and VA loans are available too. All loan programs are for owner occupied purchase and no cash out refinance with good credit.

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.

