

RateWatch Report

Mr & Mrs. Borrower
 12345 Main Street
 Bethany Beach, DE 19930

Subject Property

12 Cripple Creek Run
 Milton, DE 19957

Savings

RATEWATCH ANALYSIS

CURRENT LOAN

Start Date	Lien Position	Loan Balance	Rate	Term
February 2004	1st	\$257,751	6.375 %	23.00 yrs

Current Payment

\$1,716

Payment Difference

\$410

CURRENT MARKET

Program	Int. Rate	APR	Term
30 Year Fix	4.500 %	4.500 %	30 yrs

Recommended Payment

\$1,306

CURRENT MARKET PROGRAMS

Program Name	Int. Rate	Term	Current Payment	Proposed Payment	Monthly Difference	APR
30 Year Fix	4.500 %	30 yrs	\$1,716	\$1,306	\$410 Decrease	4.500 %
15 Year	3.875 %	15 yrs	\$1,716	\$1,890	\$175 Increase	3.875 %

FREEDOM POINT REMINDER WITH INVESTMENT STRATEGY

Investment Strategy	Benefits After x yrs.	
Opening Balance	\$250	5 yrs. \$16,452
Monthly Payment	\$250	10 yrs. \$35,273
Int. Rate	3.000 %	15 yrs. \$57,135
		Freedom Point 19.000 yrs.

NOTES & SPECIAL ANNOUNCEMENTS

This Ratewatch report is designed to give you an overview of how your mortgage is performing based on the current market. Contact Steve Morgan 302-541-5363 a Mortgage Professional at Fairfax Mortgage Investments.

If you decided to refinance your pass ATTORNEY might be able to reissue the title policy and reduced fees. Contact me today steve@steve-morgan.com www.bethanybeachlender.com