
RATE TRACK

Prepared especially for: Becky Sample

Prepared by: Bill Sample
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www.xyzmortgage.com

"XYZ is the best."

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From XYZ Mortgage

Dear Becky Sample,

One of my goals as a mortgage professional is to build my business on outstanding service and on customer loyalty. You are not simply a loan transaction you are a client for life. One of the ways that I serve my clients is by offering them the tools to help them manage their mortgage well. This RateTrack report, a detailed, personalized, loan-specific refinance report, is one of those tools.

In this information age that we live in, the news and noise on mortgages and on refinancing your mortgage can be overwhelming. There are advertisements on the radio, on the television and banner ads covering the internet, all with one purpose, to sell their service (of, course). But, each of these advertisements have an underlying purpose as well &dash to plant a seed of doubt . . . to make the you think, do you really have the best mortgage available?

There are literally hundreds of different financing options available to consumers -- fixed rate loans, adjustable rate loans, interest only loans, balloon payment loans, stated income loans loans with discount points, without discount points, with temporary buy-down features, with prepayment penalties and without prepayment penalties refinance loans with financed closing costs, lender paid costs and no-closing cost options and the combinations go on and on.

The purpose of this RateTrack report is to give you an idea what options are currently available to you so that you can decide what option (if any) would be best suited to your needs and goals -- desired monthly payment, future plans, etc. This report is not meant to replace great expert advice for that, I am only a phone call away.

Thanks again for allowing me to help you with your financing needs! As you have questions about this report or about your current mortgage financing options, please let me know how I can be of assistance.

Sincerely,



Bill Sample
Mortgage Consultant
XYZ Mortgage
billsample@myratetrack.com

"Well get your loan done PDQ!"



Prepared For: Becky Sample
123 Main Street

INFORMATION AS OF: 09/11/08

¹ Current loan information is based on the data that we have on file for your most recent mortgage transaction. If these figures are incorrect, please contact our office so that we can update your information in our database. This information does not take into account any additional principle payments that you may have made. Please contact your loan servicer for exact loan balance and payoff information.

² Estimated loan payoff is higher than your loan balance because mortgage interest is always paid one month in arrears. To calculate an estimated loan payoff, we add one month's interest to your estimated loan balance. Your actual payoff will be calculated by your loan servicer.

| | |
|--|---------------|
| Original Loan Amount: | \$300,000 |
| Interest Rate: | 6.750% |
| Loan Term: | 30 |
| Loan Type: | 30 year fixed |
| First Payment Date: | 8/1/2005 |
| Pymt P&I or Interest Only: | \$ 1,945.79 |
| ¹Estimated Loan Balance: | \$289,091 |
| ²Estimated Loan Payoff: | \$290,717 |

REFINANCE SCENARIOS

| | Conforming 3/1 ARM I.O. | Conforming 5/1 ARM I.O. | Conforming 7/1 ARM I.O. | 30 yr fixed rate | NO COST*** fixed rate | 15 yr fixed rate |
|------------------------------------|----------------------------|----------------------------|----------------------------|---------------------|-----------------------------|---------------------|
| ² Estimated Loan Payoff | \$290,717 | \$290,717 | \$290,717 | \$290,717 | \$290,717 | \$290,717 |
| Terms in Years | 30 | 30 | 30 | 30 | 30 | 15 |
| Loan Amount | \$296,800 | \$296,800 | \$296,800 | \$296,800 | \$290,600 | \$296,800 |
| Interest Rate * | 6.500 % | 5.875 % | 6.125 % | 6.125 % | 6.875 % | 5.750 % |
| Discount Points | 0.000 % | 0.000 % | 0.000 % | 0.000 % | 0.000 % | 0.000 % |
| Monthly Payment P&I (or I.O.) | \$1,608 | \$1,453 | \$1,515 | \$1,803 | \$1,909 | \$2,465 |
| Estimated Closing Costs | \$6,198 | \$6,198 | \$6,198 | \$6,198 | \$0 | \$6,198 |
| Estimated Prepaid Items | \$2,673 | \$2,521 | \$2,582 | \$2,582 | \$2,730 | \$2,490 |
| Cash Req. for Closing | \$2,788 | \$2,636 | \$2,697 | \$2,697 | \$2,844 | \$2,788 |
| APR | 5.834 % | 5.774 % | 5.904 % | 6.214 % | 6.975 % | 5.893 % |
| Monthly Savings: | \$338 | \$493 | \$431 | \$142 | \$37 | \$-519 |
| Break Even (months): | 18.3 | 12.6 | 14.4 | 43.5 | 0 | N/A |

To Payoff your Current Loan more quickly:

** Months Break Even = Total Closing Costs divided by Monthly Savings

| | | | | | | |
|--------------------|-----------------|---|------------------------|-------|-----------|------|
| Pay an additional: | \$100.00 | per month and your loan will be paid in full on | April 1, 2032 | or in | 24 | yrs. |
| Pay an additional: | \$200.00 | per month and your loan will be paid in full on | October 1, 2029 | or in | 21 | yrs. |

* Interest rates are subject to change without notice. You have the ability to "lock-in" your interest rate and the terms of your loan once you have completed a loan application. *** A "NO COST" refinance involves taking a slightly higher-than-market interest rate, allowing the mortgage broker/lender to pay all of the closing costs.

This RateTrack Report is for informational purposes only and does not guarantee that a particular mortgage rate or program will be available. This information is subject to change without notice and is subject to the Terms of Use found on myRateTrack.com. Please contact Bill Sample with XYZ Mortgage for specific, available loan offers and details and to find out if you qualify for financing at the rates and programs listed above.

Information provided courtesy of your mortgage professional, Bill Sample with XYZ Mortgage - 123 Easy Street, Anywhere, GA 30080. Any questions about your account, your RateTrack report or your mortgage refinance options should be directed to them. The State requires specific disclosures to be made, so they show up here. THIS IS A SAMPLE SITE. The information contained on this site or in the refinance RateTrack reports is subject to change without notice. The data shown does not take in to account LTV, CLTV, loan guideline restrictions or credit score requirements. No information contained here constitutes the ability to obtain a loan or a loan commitment. For information about your ability to qualify for financing, please call our office. An Equal Housing Lender.

Update your current mortgage information by logging in to your myRateTrack.com account or by sending an email to billsample@myratetrack.com.

Please visit us online at www.xyzmortgage.com

Terms for Adjustable Rate Mortgages (ARMs)

An adjustable rate mortgage is one way to reduce your monthly mortgage payment and maximize your income allowing you to have additional money to invest in your 401K, pay down other debts, put into long term savings, or even pay down the principle balance of your mortgage. In order to decide if an adjustable rate mortgage (ARM) is right for you (and which one might be the best for your future plans and goals) you need to know how they work.

Adjustable rate mortgages are determined by an index and a margin. The index is a number, typically published weekly in the Wall Street Journal, that fluctuates based on market changes and trends. The margin is a fixed number associated with your loan. At the time of adjustment, your new rate equals the index plus your margin rounded to the nearest 1/8 percentage point, unless your interest rate "caps" limit the amount of change in the interest rate.

See the information below for a brief description of available adjustable rate mortgages. **

1 month MTA loan/PaySelect loan: interest rate adjusts every month; the only cap of adjustment is a max % ceiling; there are three payment options each month -- 1) a 30 or 15 year principle and interest payment, 2) an interest only payment, or 3) a minimum monthly payment with possible negative amortization; index is the MTA index (the 12-month average of the annual yields on actively traded United States Treasury securities adjusted to a constant maturity of one year; loan is automatically re-cast every 5 years; see ARM disclosure for more details about minimum payment calculations and requirements

1 month LIBOR Interest Only: interest rate adjusts every month; the only cap on adjustment is a max % ceiling; the payment is interest only for the first set number of years; remaining years are based on principle and interest and outstanding loan balance; index is the one-month LIBOR index

6 month LIBOR Interest Only: interest rate adjusts every six months; the only cap on adjustment is a max % ceiling; the payment is interest only for the first set number of years; remaining 15 years are based on principle and interest and outstanding loan balance; index is the six-month LIBOR index

1 yr ARM: interest rate adjusts every 12 months; the caps on adjustment are usually 2% per adjustment (per year) and 6% for the life of the loan; index varies depending on loan

2/28 ARM: term used to describe a loan fixed for 2 years, adjustable for the remaining term (28 years); generally this term is used in conjunction with a 2/6 ARM (see below)

2/6 ARM: interest rate is fixed for the first 2 years; after the initial term (2 years), the interest rate adjusts every 6 months; the caps of adjustment and index vary per program; may have penalty for early payment

3/6 ARM: interest rate is fixed for the first 3 years; after the initial term (3 years), the interest rate adjusts every 6 months; the caps of adjustment and index vary per program; may have penalty for early payment

3/1 ARM: interest rate is fixed for the first 3 years; after the initial fixed term (3 years), the interest rate adjusts every 1 year; the caps on adjustment are usually 2% per adjustment and 6% for the life of the loan; index varies depending on loan

3/1 ARM Interest Only: interest rate is fixed for the first 3 years; after the initial fixed term (3 years), the interest rate adjusts every 1 year; the caps on adjustment are 2% per adjustment and 6% for the life of the loan; payment is interest only for the first 3 or 10 years only depending on program; remaining payments are principle and interest based on loan balance and adjusted interest rate; index varies depending on loan

*** different loans with similar names may have a different indices, margins, and/or caps of adjustment. Please be certain to refer to your "Adjustable Rate Mortgage Disclosure" given to you at the time of your loan application.*

For the most accurate information about either your current loan or the loan options listed in this report, please contact your mortgage professional. Because different investors offer different programs with different rules, cap adjustments, index values, etc., it is not possible to itemize every loan product available to you. The loan option offered to you by your loan professional may vary from the descriptions listed here. Information is subject to change and is subject to Terms and Use found at www.myratetrack.com.

Terms for Adjustable Rate Mortgages (ARMs) *continued*

5/1 ARM: interest rate is fixed for the first 5 years; after the initial fixed term (5 years), the interest rate adjusts every 1 year; the caps on adjustment are usually 2% per adjustment and 5% for the life of the loan except on the first adjustment, the interest rate can adjust up to the full cap (5%); some programs offer a first adjustment cap of 2%; index varies depending on loan

5/1 ARM Interest Only: interest rate is fixed for the first 5 years; after the initial fixed term (5 years), the interest rate adjusts every 1 year; the caps on adjustment are usually 2% per adjustment and 6% for the life of the loan; except on the first adjustment, the interest rate can adjust up to the full cap (5%); some programs offer a first adjustment cap of 2%; payment is interest only for the first 5 or 10 years only, remaining payments are principle and interest based on loan balance and adjusted interest rate; index varies depending on loan

7/1 ARM: interest rate is fixed for the first 7 years; after the initial fixed term (7 years), the interest rate adjusts every 1 year; the caps on adjustment are usually 2% per adjustment and 5% for the life of the loan except on the first adjustment, the interest rate can adjust up to the full cap (5%); index varies depending on loan

7/1 ARM Interest Only: interest rate is fixed for the first 7 years; after the initial fixed term (7 years), the interest rate adjusts every 1 year; the caps on adjustment are 2% per adjustment and 5% for the life of the loan; except on the first adjustment, the interest rate can adjust up to the full cap (5%); payment is interest only for the first 7 or 10 years only depending on the loan program, remaining payments are principle and interest based on loan balance and adjusted interest rate; index varies depending on loan

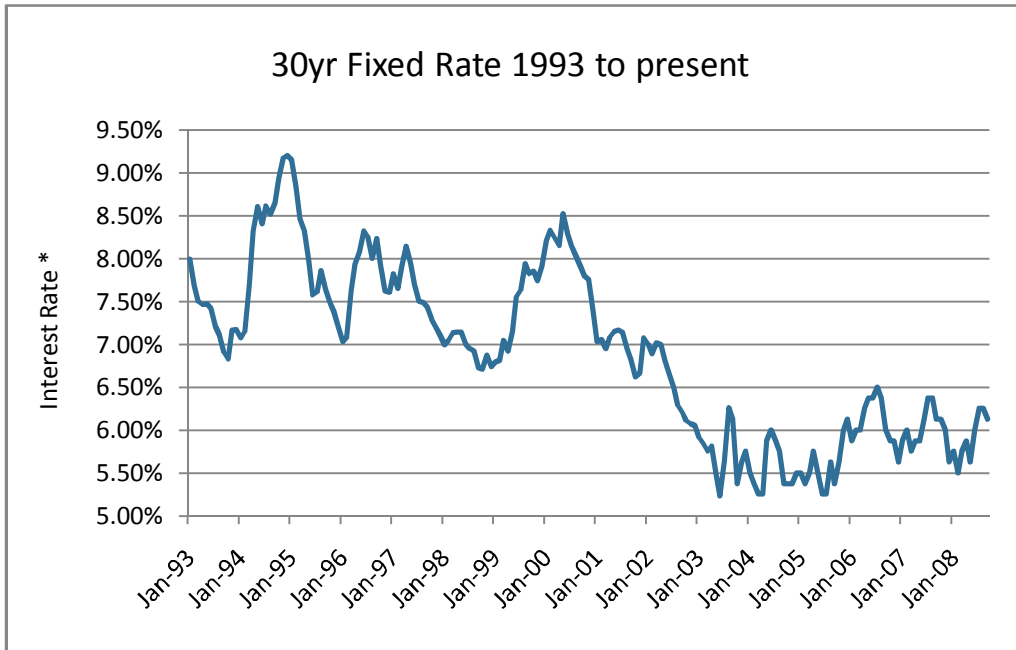
10/1 ARM: interest rate is fixed for the first 10 years; after the initial fixed term (10 years), the interest rate adjusts every 1 year; the caps on adjustment are usually 2% per adjustment and 5% for the life of the loan except on the first adjustment, the interest rate can adjust up to the full cap (5%); index varies depending on loan program

10/1 ARM Interest Only: interest rate is fixed for the first 10 years; after the initial fixed term (10 years), the interest rate adjusts every 1 year; the caps on adjustment are 2% per adjustment and 5% for the life of the loan; except on the first adjustment, the interest rate can adjust up to the full cap (5%); payment is interest only for the first 10 years only, remaining payments are principle and interest based on loan balance and adjusted interest rate; index varies depending on loan

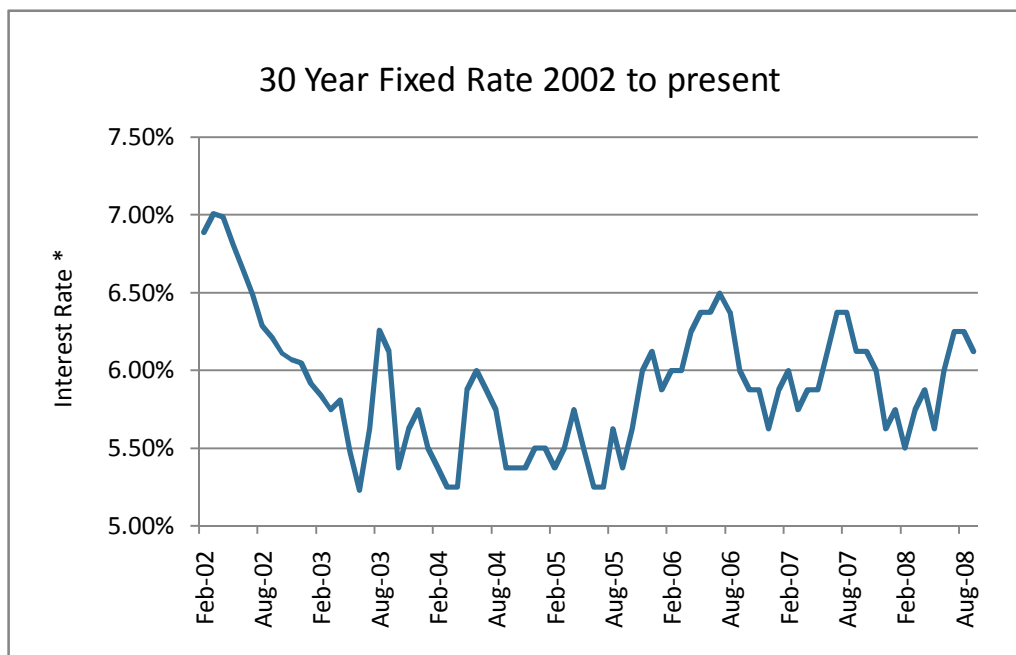
30 year fixed Interest Only: interest rate is fixed for the term of the loan; payment is interest only for the first 10 years or 15 years only depending on program, remaining payments are principle and interest based on loan balance and amortized over the remaining term of the loan

*** different loans with similar names may have a different indices, margins, and/or caps of adjustment. Please be certain to refer to your "Adjustable Rate Mortgage Disclosure" given to you at the time of your loan application.*

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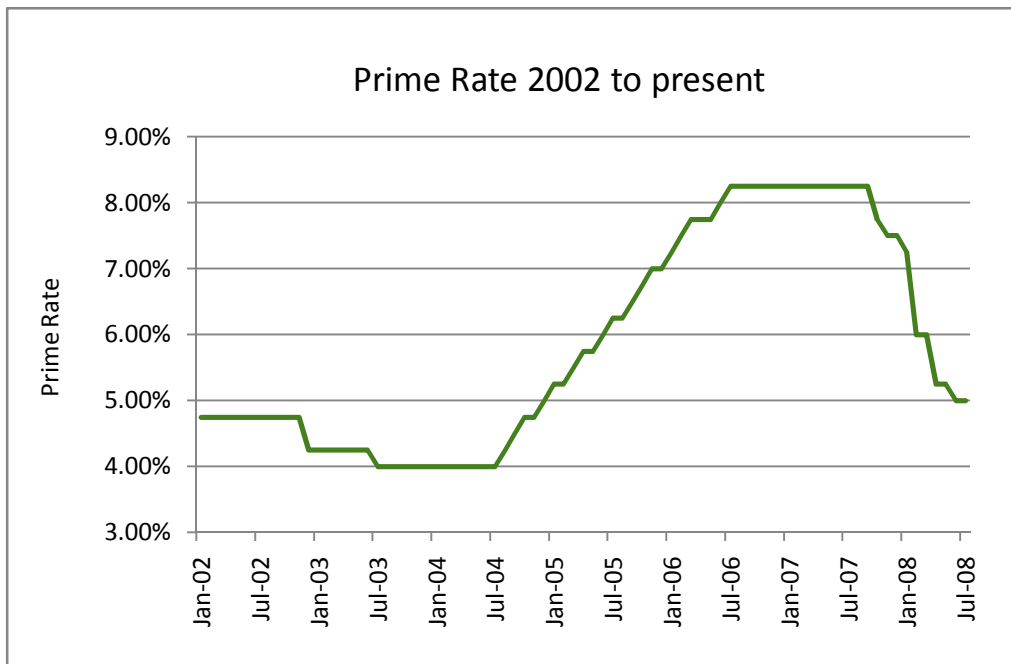
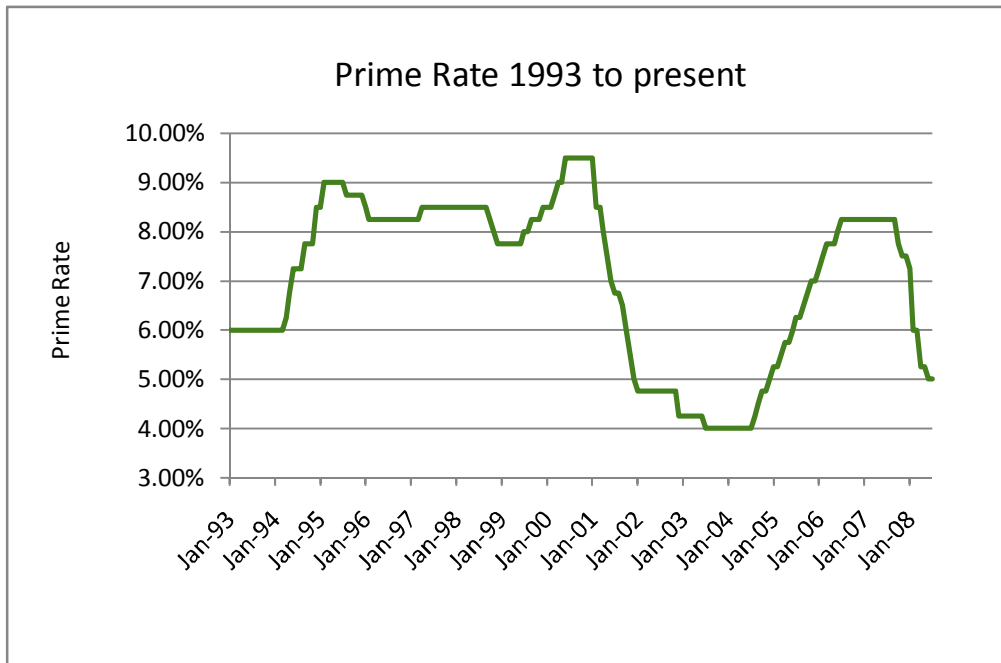


* Interest rate is based on rate as of 1st day of month with approximately 1% origination fee and 0% discount points. For informational purposes only.



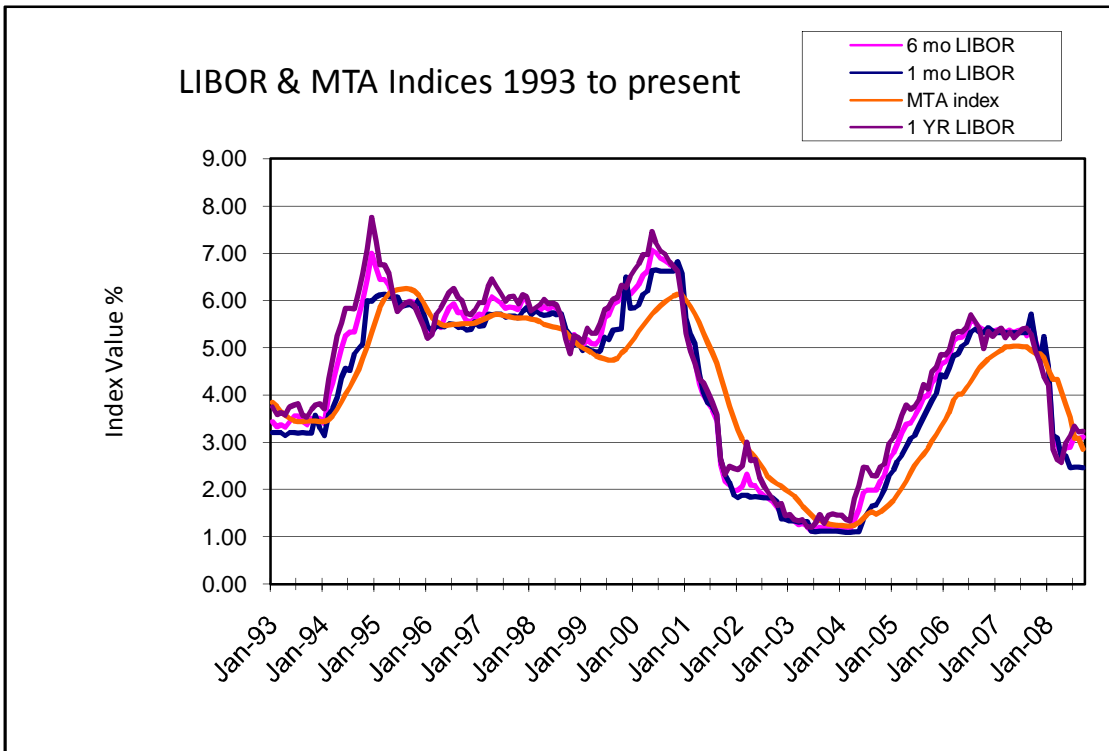
30yr Fixed Rate History from 2002 to present (recorded on 1st of month)

(information last updated 9/2/2008)



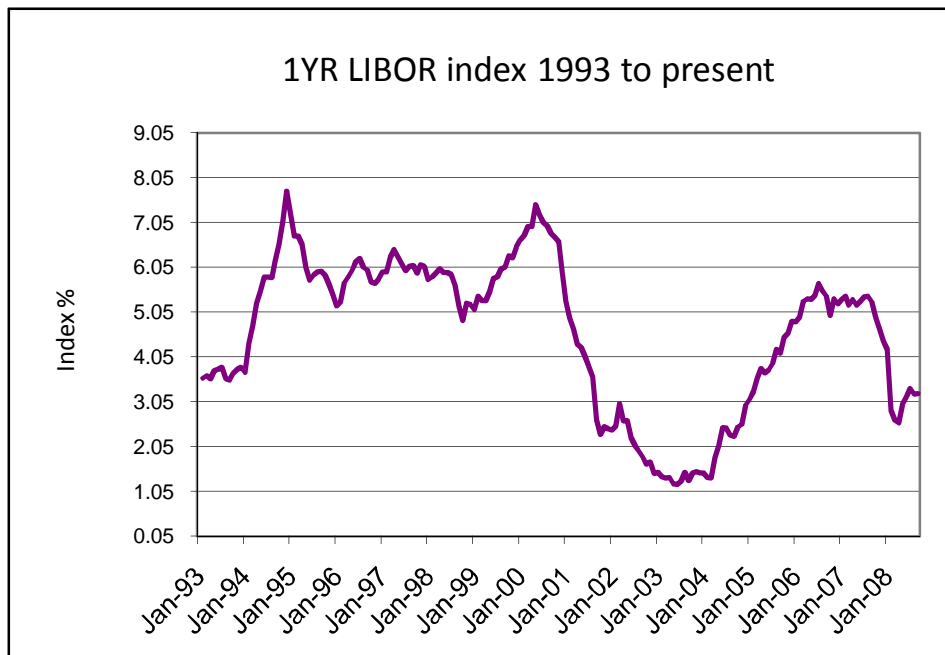
* Based on prime rate as of the first day of the month.

(information last updated 9/2/2008)



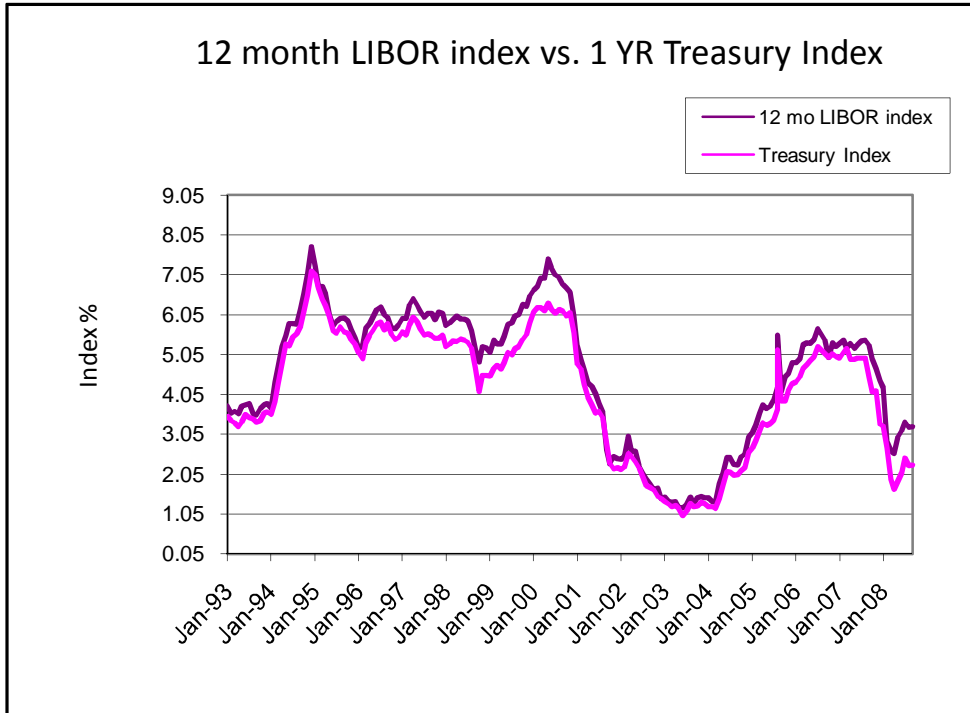
Data based on monthly index values; recorded on the 1st business day of the month.

(information last updated 9/2/2008)



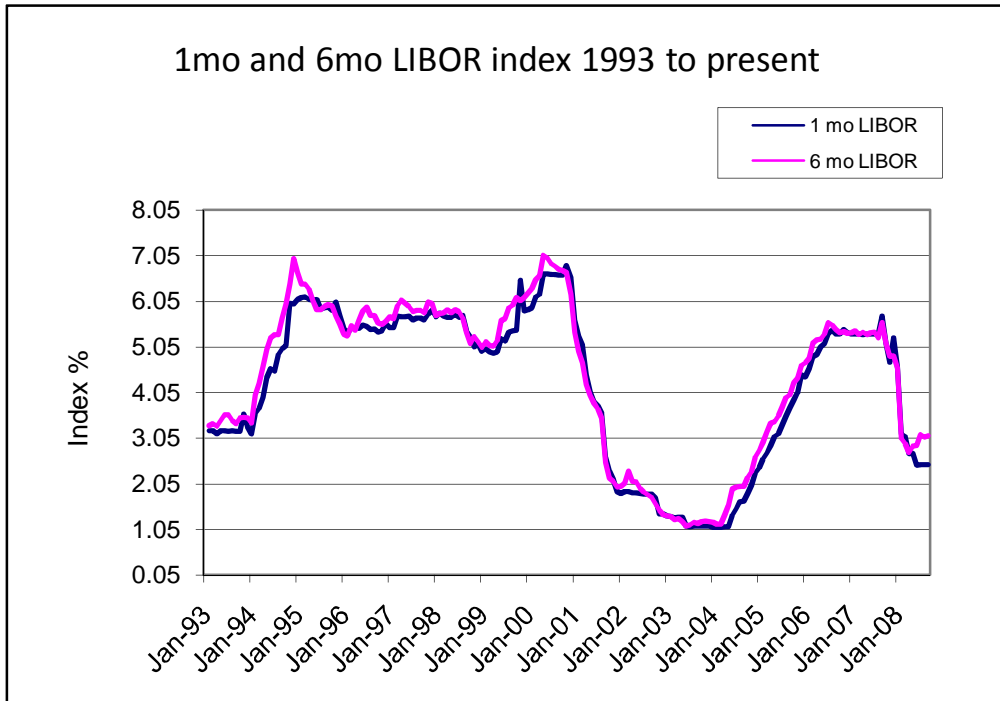
Data based on monthly values. Many Adjustable Rate Mortgages (ARMs) fluctuate according to the 1 YR LIBOR Index. See your ARM disclosure for details.

(information last updated 9/2/2008)



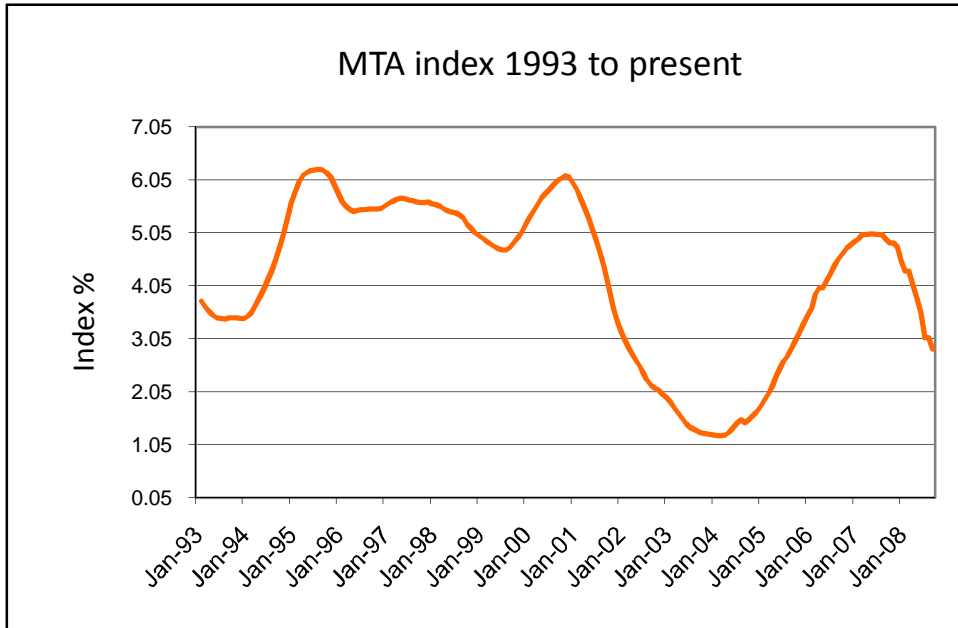
Data based on monthly values. Many Adjustable Rate Mortgages (ARMs) fluctuate according to either the 12 month LIBOR Index or the 1 year Treasury Index. See your ARM disclosure more for details about your index and margin.

(information last updated 9/2/2008)



Data based on monthly values. See your ARM disclosure for details.

(information last updated 9/2/2008)



Index for most PaySelect/PayFlex loans; MTA is the **Monthly Treasury Average**

(information last updated 9/2/2008)