

CWC Financial

your best interest

851 Irwin Street, Suite 301 San Rafael, CA 94901

Tel:(415) 454-1130 Fax:(415) 454-8136

Account # 5/1 Int Only

Property Address:
1 Main Street

Prep

Charlie Christensen

Date prepared
10/22/2007

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

Preferred Client

19 Rancho Drive

San Anselmo, CA 94960

CURRENT LOAN DATA

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

Loan overview			
Program:	Fixed	Start Date:	4/1/2003
Loan Balance:	\$860,000		
Rate:	6.250%		
Term:	Interest Only		

Payment breakdown

Payment: \$4,479.17

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
Flex Pay	1.750%	360	\$4,479.17	\$3,072.29	\$1,406.87 Savings	7.579%
5 Yr Int Only	6.125%	Int. Only	\$4,479.17	\$4,389.58	\$89.58 Savings	6.199%
7 Yr Int Only	6.375%	Int. Only	\$4,479.17	\$4,568.75	\$89.58 Increase	6.451%
30 Yr Fixed	6.750%	360	\$4,479.17	\$5,577.94	\$1,098.78 Increase	6.865%

Call today for an easy loan review over the phone!

ASSET ACCUMULATION

Savings based on monthly contributions.

Asset Specs.	Benefit After x yrs.		
Opening Balance \$50,000	6	\$120,586	
Rate 7.000%	15	\$300,928	
Payment \$500	30	\$1,015,810	

Your current program is 'Interest Only' allowing you to invest Principal towards an alternate investment vehicle.

NOTES

When you're ready to refinance or buy a new home, be sure to call us first. With a simple phone call, you can apply for a loan, get advance loan approval, and lock in your interest rate! Please visit our website at www.cwcfm.com.

Rates based on owner occupied, full doc loans with sufficient equity and credit history/scores.

If this Statement is not accurate, please call or email us to update it - whether you have a new loan or if you've make additional payments to principal, let us get the data right and monitor the market for you! (888) 711-5454.

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.

