

# Capital Lending Group

On Time, Under Budget, No Surprises!

333 W. Hampden Ave, Suite 925 Englewood, CO 80110

Tel:(303) 789-1701 Fax:(303) 265-9574

Account #

Property Address:  
123 Sunset Lane

Prep

Giuseppe Battaglioli

Date prepared  
3/12/2007

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

Neil Armstrong  
123 Sunset Lane  
Bel Air, CA 90077

### CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 1/1/1999
Loan Balance:	\$219,769	
Rate:	6.250%	
Term:	262 Months	

### Payment breakdown

Payment: \$1,539.29

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
12 Month MTA	1.000%	360	\$1,539.29	\$706.86	<b>\$832.43 Savings</b>	7.924%
5/1 ARM	5.750%	360	\$1,539.29	\$1,282.51	<b>\$256.78 Savings</b>	7.626%
5/1 Int Only	5.875%	Int. Only	\$1,539.29	\$1,075.95	<b>\$463.34 Savings</b>	7.495%
30 Year Fixed	6.125%	360	\$1,539.29	\$1,335.34	<b>\$203.96 Savings</b>	6.225%
30 Yr Int Only	6.250%	Int. Only	\$1,539.29	\$1,144.63	<b>\$394.66 Savings</b>	6.316%

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	\$53,640.28	<b>2.61 years</b>
\$200.00	\$87,849.12	<b>4.62 years</b>
\$300.00	\$111,963.97	<b>6.21 years</b>

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

### NOTES

Our goal is to help you lower the yield, and shorten the term you pay for your mortgage, helping you to achieve the lowest overall cost of borrowing. Call us to discuss these and other options at 303-789-1335. Rates depicted are for Conventional, Owner Occupied, Rate/Term refinances 80% LTV, with Full Documentation processing.

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.

