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## Rate Watch

Prepared by Steve Morgan  
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### RateWatch Report

Mr & Mrs. Borrower  
 54321 Main Street  
 Your Town, DE 19930

### Subject Property

54321 Main Street  
 Your Town, DE 19930

#### RATEWATCH ANALYSIS

##### CURRENT LOAN

Start Date	Lien Position	Loan Balance	Rate	Term
February 2004	1st	\$257,751	6.375 %	24.42 yrs

**Current Payment**

**\$1,716**

**Payment Difference**

**\$332**

##### CURRENT MARKET

Program	Int. Rate	APR	Term
30 Year Fix	5.000 %	5.088 %	30 yrs

**Recommended Payment**

**\$1,384**

##### CURRENT MARKET PROGRAMS

Program Name	Int. Rate	Term	Current Payment	Proposed Payment	Monthly Difference	APR
30 Year Fix	5.000 %	30 yrs	\$1,716	\$1,384	\$332 Decrease	5.088 %
30 Year Fix	5.250 %	30 yrs	\$1,716	\$1,423	\$292 Decrease	5.250 %
15 Year	4.875 %	15 yrs	\$1,716	\$2,022	\$306 Increase	4.875 %

#### 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	19.917 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 Planner at A.Anderson Scott Mortgage Group.

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