



Your Quarterly RateWatch Report

Maintaining Constant Control of Your Mortgage

Prepared for: Valued Client

Prepared by: John & Rena Williams
Certified Mortgage Planners



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Dear Valued Client:

In today's highly volatile real estate and credit markets, it is essential that you stay informed and up to date on current market conditions and your personal home financing.

To help with this process we will be sending you a personalized **Rate Watch Report**. The **Rate Watch Report** will compare your mortgage to the current market and identify any opportunities for you to save money on your home financing. You will receive this report quarterly.

In addition to **Rate Watch**, we will also be sending you relevant Financial Alerts and general market information that could have an impact on your overall financial status and plans.

Please give us a call with any questions.

Best regards,

John Williams Rena Williams

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PS: If you know anyone who could benefit from the **Rate Watch** program, please let us know, we'd be happy to enroll them.

Strategy First Mortgage

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Account #

Property Address:
 1234 Salmon Falls, El Dorado Hills, CA

Prep

Jodi Lopez
 Date prepared
 6/5/2008

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

Valued Client
 1234 Salmon Falls
 El Dorado Hills, CA 95762

CURRENT LOAN DATA

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

Loan overview	
Program:	Fixed Start Date: 1/1/2008
Loan Balance:	\$349,425
Rate:	7.000%
Term:	355 Months

Payment breakdown

Payment: \$2,328.56

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
5/1 Arm Int. Onl	5.000%	Int. Only	\$2,328.56	\$1,455.94	\$872.62 Savings	5.433%
15 Year Fixed	5.250%	180	\$2,328.56	\$2,808.95	\$480.39 Increase	5.490%
30yr Fixed	5.875%	360	\$2,328.56	\$2,066.98	\$261.58 Savings	6.021%
30/10 Int. Only	6.250%	Int. Only	\$2,328.56	\$1,819.92	\$508.64 Savings	5.433%

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
\$200.00	\$122,067.10	6.22 years
\$500.00	\$215,911.86	11.39 years
\$1,000.00	\$294,143.59	16.04 years

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

NOTES

Please call us to discuss any questions you have about ways to save money on your home financing.

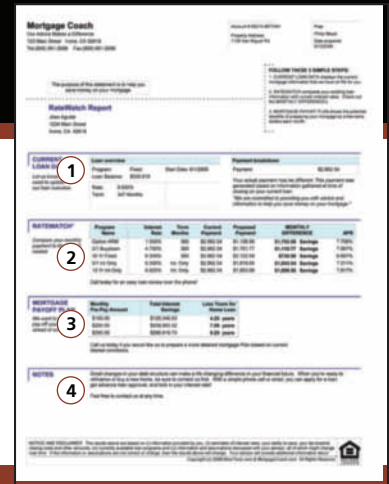
*Note that the above rates assume an 80% loan to value for owner occupied properties.

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.



How To Read Your RateWatch Report

The RateWatch report ensures that you receive the lowest rate possible and have the loan program that best allows you to meet your needs and reach your dreams. By comparing your monthly payment to available market options, and highlighting your mortgage payoff plan, this report will allow you to rest assured that you are in control of your mortgage and that your mortgage debt is being managed by your trusted Mortgage Planner.



1 Review Your Current Loan Data.

RateWatch displays the most current information I have on file for your mortgage. If it's not up to date, please call me so I can update my analysis.

Loan overview		
Program:	Fixed	Start Date: 1/1/1999
Loan Balance:	\$212,000	
Rate:	8.250%	
Term:	317 Months	

Payment breakdown	
Payment:	\$1,592.69

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2 Discover Potential Savings.

I have listed the best loan programs and rates available to you. Compare these options to your current loan and evaluate your potential for short and long-term savings.

Program Name	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE	APR
1yr ARM	5.875%	360	\$1,592.69	\$1,254.06	\$338.63 Savings	8.533%
15yr Fixed	6.625%	180	\$1,592.69	\$1,861.35	\$268.66 Increase	7.010%
5yr ARM	6.875%	360	\$1,592.69	\$1,392.69	\$200.00 Savings	8.533%
7yr ARM	7.000%	360	\$1,592.69	\$1,410.44	\$182.24 Savings	8.533%
30yr Fixed	7.375%	360	\$1,592.69	\$1,464.23	\$128.45 Savings	7.621%

3 Lower Your Monthly Payment... And Pay Off Your Home ahead of Schedule.

Of course, it's not just a lower monthly payment you're after. You also want a mortgage payoff plan that will allow you to pay off your home ahead of schedule. In this section, I illustrate how you can pre-pay your loan given several possible scenarios. By taking my recommendations, you can save on interest and simultaneously pay off your home loan more quickly!

Monthly PrePay Amount	Total Interest Savings	Less Years for Home Loan
\$100.00	\$85,756.82	5.99 years
\$200.00	\$134,635.03	9.61 years
\$300.00	\$167,290.51	12.12 years

4 Notes

When I prepare this report, I frequently include messages and additional information that can have a positive, life-changing impact on your financial picture.

NOTES When you're ready to refinance or a loan, get advance loan approval, the number listed at the top of this

Maintaining Constant Control of Your Mortgage

Services for Life



Mortgage Plan

Making an informed decision.

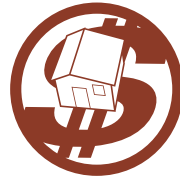
Your Personalized Mortgage Plan can have a powerful impact on your overall financial picture. Consumers who secure the services of a mortgage planning professional are uniquely empowered to make solid decisions. Through the Personalized Mortgage Plan you will understand the total cost and the total benefit of every mortgage option available to you. Whether it be optimizing equity or debt, aligning your mortgage with financial goals, adjusting for life events, or preserving cash-flow, a Personalized Mortgage Plan clarifies decision-making and illuminates options.



RateWatch

Maintain constant control

As your Mortgage Planner, I consider that my work really begins with the closing of your loan. Your RateWatch Report is a service designed to help you maintain continual control over the performance of your mortgage. I will proactively provide you with the information and analysis to review how your loan compares to other options. You will enjoy the constant control of regularly having the financial data necessary to determine if changes in your life or market conditions warrant fine-tuning your mortgage instrument.



Equity Review

Making an informed decision.

It's been said that the only thing in life that is constant is change. The Annual Equity Review takes an in-depth look at the various aspects of your mortgage's performance, allowing you to determine whether your loan is continuing to contribute to the acceleration of your financial goals. If changes in your life warrant changes in your financing, you'll be able to make that determination. Just as you go to the doctor for regular physical checkups, the Annual Equity Review will empower you to optimize your equity by helping you assess your mortgage's "health" each year.



John and Rena act as advisors and financial caretakers to their clients. Both are Certified Mortgage Planning Specialists (CMPS), a professional designation held by less than one percent of mortgage brokers in the country. Rather than just "doing the loan," they seek to build a trust-based partnership where information and ideas are shared openly, and developing creative strategies for leveraging financial assets becomes a shared objective.



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