

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

John Doe
 123 Sunset Lane
 Bel Air, CA 900771234

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:	\$212,000	
Rate:	8.250%	
Term:	323 Months	

Payment breakdown

Payment:	\$1,592.69
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Your actual payment may be different. This payment is based on your current index and margin as of 2/28/2002.

"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
1yr ARM	5.500%	360	\$1,592.69	\$1,203.71	\$388.97 Savings	5.285%
5yr ARM	6.000%	360	\$1,592.69	\$1,271.05	\$321.64 Savings	5.175%
15yr Fixed	6.250%	180	\$1,592.69	\$1,817.74	\$225.05 Increase	6.436%
7yr ARM	6.375%	360	\$1,592.69	\$1,322.60	\$270.08 Savings	5.175%
30yr Fixed	6.750%	360	\$1,592.69	\$1,375.03	\$217.66 Savings	6.865%

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	\$85,756.82	5.99 years
\$200.00	\$134,635.03	9.61 years
\$300.00	\$167,290.51	12.12 years

Call us today if you would like us to prepare a personalized schedule for a faster payoff of your home loan.

NOTES

When you're ready to refinance or buy a new home, be sure to call sdloans.com first. With a simple phone call, you can get a loan, get advance loan approval, and lock in your interest rate! Just call our dedicated team of Home Loan Experts at (619) 299-7950.

If you have a question about this statement call (619) 299-7950 x11, M-F 9am - 7pm Pacific Time.

If you have any friends or family that would like to receive our Quarterly Review, please call us today.

* NOTICE: Information provided is time-sensitive material. Rates, programs, fees and points are subject to change without notice. If you are applying for an Adjustable Rate Mortgage, payments and interest rates will change. Payments, interest rates, and loan balances are estimates only. Your amount may be different. This is not a loan commitment, nor is it a guarantee of any kind.