



Marketplace Home Mortgage  
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**RateWatch Report**

Jane Doe  
 1234 Any Street  
 Minneapolis, MN 55401

**Subject Property**

1234 Any Street  
 Minneapolis, MN 55401

**RATEWATCH ANALYSIS**

**CURRENT LOAN**

Start Date	Lien Position	Loan Balance	Rate	Term
November 2006	1st	\$273,243	6.500 %	27.92 yrs

**Current Payment**

**\$1,770**

**Payment Difference**

**\$282**

**MONTHLY HIGHLIGHTED PROGRAM**

Program	Int. Rate	APR	Term
30-year Fixed	5.125 %	5.280 %	30 yrs

**Recommended Payment**

**\$1,488**

**CURRENT MARKET PROGRAMS**

Program Name	Int. Rate	Term	Current Payment	Proposed Payment	Monthly Difference	APR
30-year Fixed	5.125 %	30 yrs	\$1,770	\$1,488	\$282 Decrease	5.280 %
5/1 ARM, Int. only	6.000 %	30 yrs/Int. Only	\$1,770	\$1,366	\$404 Decrease	6.163 %
FHA 30-yr Fixed	5.000 %	30 yrs	\$1,770	\$1,467	\$303 Decrease	5.265 %
5/1 ARM, 5/2/5	5.750 %	30 yrs	\$1,770	\$1,595	\$175 Decrease	5.911 %
15-year Fixed	4.750 %	15 yrs	\$1,770	\$2,125	\$356 Increase	5.014 %

**NOTES & SPECIAL ANNOUNCEMENTS**

This Ratewatch report is designed to give you an overview of how your mortgage is performing based on the current market. It may, or may not, make sense to refinance based on today's rates. Actual interest rates will vary depending on credit score, loan-to-value ratio, market changes, etc. Mortgage insurance may be required in some situations. The intent of my Ratewatch service is to keep you informed. If there are any questions you have pertaining to the information contained in this update, please call contact me.