

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: 6/1/2002
Loan Balance:	\$204,299
Rate:	6.250%
Term:	325 Months

Payment breakdown

Payment:	\$1,305.32
----------	------------

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
1yr ARM	3.750%	360	\$1,305.32	\$946.14	\$359.18 Savings	4.164%
15yr Fixed	5.125%	180	\$1,305.32	\$1,628.92	\$323.60 Increase	5.463%
5yr ARM	5.125%	360	\$1,305.32	\$1,112.38	\$192.94 Savings	4.164%
7yr ARM	5.250%	360	\$1,305.32	\$1,128.15	\$177.17 Savings	4.164%
30yr Fixed	5.500%	360	\$1,305.32	\$1,159.99	\$145.33 Savings	5.701%

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	\$52,741.79	4.38 years
\$200.00	\$85,537.83	7.40 years
\$300.00	\$108,304.45	9.64 years

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

NOTES

Mark Coffman and Pike Creek Mortgage Services, Inc., provides financial solutions for professionals, their clients, individuals and families to assist them in accomplishing their goals. Many of our clients are referrals from legal, taxation, family planning, insurance and investment professionals. In the process, we have been fortunate to serve the professional community for their personal needs as well. Our strategies range from debt repositioning for investment purposes to retirement financing. We have assisted with simple rate refinancing to a more complicated lowest non-fixed rate loan while in employment transition, lowering the clients overall financial obligations.

Our true, long term relationship with the client begins with their first loan closing. When we handle every transaction in a manner that creates the highest degree of client satisfaction possible, we have earned their business, as well as their referrals.

When your ready to refinance or buy a new home, be sure to call Mark Coffman at Pike Creek Mortgage Services, Inc. first. With a simple phone call, you can apply for a home loan, get advance approval, and lock in your interest rate! Just call our dedicated team of loan experts at (302) 892-2811 ext. 110.

Always Great Rates But Above All, Great Service!