

Aventine Funding

Professional Mortgage Planners
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Account #

Property Address:

Prep

Jason Golod

Date prepared
 6/19/2007

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

Aventine Clients
 Castro Valley
 San Francisco, CA 94131

CURRENT LOAN DATA

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

Loan overview	
Program:	Fixed Start Date: 1/1/2005
Loan Balance:	\$402,878
Rate:	5.500%
Term:	331 Months

Payment breakdown

Payment: \$2,367.68

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
15yr Fixed	5.875%	180	\$2,367.68	\$3,372.57	\$1,004.89 Increase	6.127%
30yr Fixed	6.000%	360	\$2,367.68	\$2,415.46	\$47.78 Increase	6.152%
7yr ARM	6.000%	360	\$2,367.68	\$2,415.46	\$47.78 Increase	3.611%
1yr ARM	6.500%	360	\$2,367.68	\$2,546.46	\$178.78 Increase	4.115%
5yr ARM	6.750%	360	\$2,367.68	\$2,613.06	\$245.38 Increase	3.611%

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	\$48,369.55	2.44 years
\$200.00	\$85,850.38	4.44 years
\$300.00	\$115,932.98	6.11 years

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

NOTES

We are dedicated to helping our clients make the most informed mortgage decision possible. One that integrates with their personal financial plans and life goals such as retirement and wealth accumulation. A mortgage is not a simply a necessary evil to own real estate, it is one of your most important financial planning tools.

If your loan information is not accurate or you would like to add another mortgage(s) to your RateWatch report, please use our update form located at <http://www.aventinefunding.com/files/rwupdate.pdf> and fax it back to us at 415-287-7822.

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.

All figures are estimates and are not intended as firm offers of cre

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