

Executive Mortgage Corp. of MS

Providing Mortgage Solutions for Professionals and Their Clients
 425 North Park Drive Ridgeland, MS 39157
 Tel:(601) 899-8970 Fax:(601) 899-8638

Account # 55-98-765
 Property address
 123 Crown Valley, MV., CA

Prepared by: Joe T. Harris
 Date prepared
 3/9/2004

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:	\$205,790	
Rate:	6.500%	
Term:	339 Months	

Payment breakdown

Payment: \$1,327.34

Your actual payment may be different. This payment is based on either your current fixed rate or your current index and margin as of 3/9/2004.

"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
1 MONTH MTA	1.250%	360	\$1,327.34	\$685.80	\$641.55	Savings	3.934%
5/1 ARM	4.375%	360	\$1,327.34	\$1,027.48	\$299.86	Savings	3.934%
15 YR	4.500%	180	\$1,327.34	\$1,574.28	\$246.94	Increase	4.502%
30 YR FIXED	5.750%	360	\$1,327.34	\$1,200.93	\$126.41	Savings	5.904%

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	\$56,337.87	5.49 years
\$200.00	\$91,064.62	9.05 years
\$300.00	\$115,069.96	11.61 years

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

NOTES

Joe Harris provides financial solutions for professionals, their clients, individuals, and families to assist in accomplishing their goals. Many of Joe's clients are referrals from legal, taxation, family planning, insurance, and investment professionals assisting in achieving their clients' goals. In the process Joe has been fortunate to serve the professional community for their personal needs as well. Joe's strategies range from debt repositioning for investment purposes to retirement refinancing. Joe has assisted with simple rate refinancing to a more complicated lowest non-fixed rate loan while in employment transition, lowering the client's overall financial obligations.

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

If you have questions about this statement call Joe Harris 601-899-8970 M-F 9am - 5:30pm Central Time.

Joe can watch your friends or family members loan rates as well! Please call him 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.

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RateWatch Report

DOUGLAS R and NATALIE M CRAWFORD
139 LAKE FOREST DR
Brandon, MS 39047

CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 3/2/2004
Loan Balance:	\$306,000	
Rate:	5.375%	
Term:	360 Months	

Payment breakdown

Payment: \$1,713.51

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Monthly Pre-Pay Amount	Total Interest Savings	Less Years for Home Loan
\$100.00	\$44,831.85	3.71 years
\$200.00	\$77,471.93	6.51 years
\$300.00	\$102,507.28	8.71 years

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RateWatch Report

WOODROW and MARY MIDDLETON
107 SHARPE ROAD
MADISON, MS 39110

CURRENT LOAN DATA

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

Loan overview		
Program:	Fixed	Start Date: 5/1/2003
Loan Balance:	\$296,000	
Rate:	5.500%	
Term:	350 Months	

Payment breakdown

Payment: \$1,680.66

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Monthly Pre-Pay Amount	Total Interest Savings	Less Years for Home Loan
\$100.00	\$46,240.06	3.85 years
\$200.00	\$79,481.77	6.71 years
\$300.00	\$104,744.77	8.95 years

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