

Dear Jeong,  
 I am very interested in talking with you about your current adjustable rate mortgage (ARM). Since you took out your adjustable rate mortgage it has or is about to go up. Now is the time to lock in a fixed rate loan product that meets your financial needs. We anticipate rates continuing to go up in the near future. This may cause your mortgage payment to rise significantly. **Lock in a guaranteed rate today.**

I will provide you with a free analysis of your existing mortgage and give you six options, which would fix your rate and payment into the future. The following is what our records reveal about your existing mortgage.

**CURRENT MORTGAGE**

**First Trust Deed Amount**

\$1,172,500.00

**Second Trust Deed Amount**

**New Loan Payment with one of our programs:**

	Pay Option	5 Year Fixed	40 Year Fixed
Interest Rate and APR	1.0% - 4.62% APR	5.75% - 6.125 APR	6.375% - 6.625 APR
New Principal Interest Payment	\$6,026.65	\$6,847.40	\$6,765.33
Minimum Payment	\$3,775.45	\$5,618.23	\$6,765.33

Call me today to discuss your mortgage options and should you desire cash out we can discuss that as well. Should I provide you with the mortgage you are looking for I will pay for your appraisal fee at closing. This is a savings of upwards of \$400 or more.

I look forward to hearing from you soon.

**Call today and ask for Hal.**

888-388-0565

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