

FORM 450-SL ATTENTION: FHA/VA LOAN HOLDERS INTEREST RATE REDUCTION NOTIFICATION

1783F-FFM-9-25 3

PLEASE READ ENTIRE DOCUMENT CAREFULLY.

Our financial documentation indicates that you are one of a select group of homeowners who is eligible to take part in an exclusive mortgage rate reduction program. The authorized financial institution listed below is able to convert your existing mortgage to a new lower fixed rate or adjustable rate mortgage. Upon qualification, your monthly payments could be substantially lower, and you could save thousands of dollars over the term of the loan. *See new mortgage calculations. Please call the phone number listed below, and give the necessary information to qualify.

FHA / VA STREAMLINE RATE REDUCTION REQUIRES NO CREDIT CHECK & NO OUT OF POCKET COSTS

CURRENT MORTGAGE INFORMATION

	\$130,000.00
FIRST TRUST DEED	
DATE OF PURCHASE	6/11/98

AUTO**3-DIGIT 208

MELANIE MALAKOFF 1
17125 MOSS SIDE LN 1
OLNEY MD 20832-2939



AUTHORIZED PROGRAM PROVIDER

FIRST FIDELITY MTG. GROUP ADVANTAGE INVESTORS MTG. 1703 E. JOPPA ROAD #205 BALTIMORE, MD. 21234
PHONE (877) 232-5500

Interest Rate
and Approx. APR:

New Principal
and Interest Payment:

30 Year Fixed	30 Year Adj.
7.0%/7.22%	6.0%/6.22%
\$843.70	\$759.20

CALL NOW TO PARTICIPATE
OBTAIN A LOWER RATE AND A REFUND OF
MORTGAGE INSURANCE PREMIUM
CODE #2246-A-FHA-9-25-01

Please call this number for details

*APR rates are approximate and are quoted as examples. Rates, terms and loan amounts may vary on each loan, subject to equity and qualification.

FORM 450-SL ATTENTION: FHA/VA LOAN HOLDERS INTEREST RATE REDUCTION NOTIFICATION

1784F-CSMATI-7-30-10

PLEASE READ ENTIRE DOCUMENT CAREFULLY.

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CURRENT MORTGAGE INFORMATION

	\$94,000.00
FIRST TRUST DEED	
DATE OF PURCHASE	11221996

AUTO**3-DIGIT 300

Ronald Brack 1
4077 STACY LN 1
SNELLVILLE GA 30039-6199



AUTHORIZED PROGRAM PROVIDER

COTTON STATE MORTGAGE 1800 ROSWELL RD #2040 ATLANTA, GA 30062
CONTACT GEORGE ECHOLS (770) 973-0919

Interest Rate
and Approx. APR:

New Principal
and Interest Payment:

30 Year ARM	30 Year Fixed
5.75%/ 6.07%	6.50%/ 6.82%
\$504.78/Mo	\$594.08 /Mo

GA RESIDENTIAL MORTGAGE LICENSEE
FHA LIC #7642500003

Please call this number for details

*APR rates are approximate and are quoted as examples. Rates, terms and loan amounts may vary on each loan, subject to equity and qualification.