



April 25, 2011

Client's Names Here
401 E Sample Rd
Eagle Mountain, UT 84005

Dear Clients,

As part of your service as a member of our Mortgage Management program, I prepared this Annual Loan Review to compare your home loan to other loan programs available at City First Mortgage Services. Your home loan is well positioned relative to the market, **so I am not recommending any action at this time.**

I want to assure you that I am tracking the details of your account, and will let you know when I believe taking action makes sense. Below is the *most* recent loan record we have for you. Please let me know if any details have changed.

- Your loan closed in December of 2009
- It was a 30 Year FHA loan @ 5.250%
- Your initial loan balance was \$ 226,446

The table below shows the principal and interest payments on your loan compared to other loan products on April 25, 2011. Rates fluctuate every day, so this is just a snapshot, but here's where you are:

Loan Program	Rate	APR	Monthly Payment	Savings
Your Current 30 Year FHA Loan	5.250%		\$ 1,250	--
Your loan at our 30 Year FHA rate	5.000%	5.141%	\$ 1,192	\$ 58
Your loan at our 15 Year FHA rate	4.000%	4.222%	\$ 1,764	\$ -514

If you know anyone else who would value this level of service from their mortgage professional, I would greatly appreciate you referring them to me. If you have any questions, please feel free to call me at (801) 299-1770 x????.

Sincerely,

(Signature here)

Your Loan Officer
NMLS# 111000

P.S. Although it may not be in your best interests to refinance at the moment, there may be things we can do to position you and your home better relative to the market, so as to maximize your opportunities when the time is right. As you know, we do that in our annual financial review, and it's that time again. I'll have my assistant Pepper call to set up a time that suits you, and I'll have your favorite steakhouse gift certificate waiting. Texas Roadhouse, right?

705 East 400 North, Lehi, UT 84043
Phone: (801) 299-1770x2801 Fax: (888) 398-4987



This letter is for information purposes only and is not an advertisement to extend customer credit as defined by Section 226.2 Regulation Z. Program rates, terms and conditions are subject to change at any time.