



**Jim Sample**  
Sample Mortgage X  
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## I Recommend No Action at This Time

Dear Roger & Nicole,

I have prepared this Annual Loan Review to help compare your home loan to other loan programs available at Sample Mortgage X. Your home loan is well-positioned relative to the market, **so I recommend we take no action at this time.**

I want to assure you that I will contact you when I believe taking action makes sense. Below is the most recent loan information we have for you. Please contact us if any details have changed.

- Your loan closed in April of 2014
- It was a 30 Year FHA loan @ 4.250%
- Your initial loan balance was \$ 168,000

The table below shows the principal and interest payments on your loan compared to other loan products offered by Sample Mortgage X on November 18, 2016. Interest rates fluctuate often, so these options below may only be available for a limited time.

Loan Program	Rate	APR	Monthly Payment	Savings
Your Current 30 Year FHA Loan	4.250%	—	\$ 826	—
Your loan at our 30 Year FHA rate	4.375%	4.500%	\$ 801	\$ 25
Your loan at our 15 Year FHA rate	4.375%	4.597%	\$ 1,217	\$ -391

**If capping your potential mortgage payment for a longer period of time is of interest to you, I would be happy to discuss these or other options in more detail. Please contact me at 314-987-6543 or [jim@samplemortgage.com](mailto:jim@samplemortgage.com).**

Sincerely,

*Jim Sample*

Jim Sample  
President  
Sample Mortgage X  
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Company NMLS #1234  
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Contact Me ▶



If an ARM loan is quoted above: This is an adjustable rate mortgage and the rate can adjust after the fixed rate period. The APR is based on a 30 year loan and a reasonably current index and margin. Payments for both the adjustable and fixed rate mortgages shown above do not include applicable taxes and insurance. The actual obligation will be greater. No down payment is required for a refinance. Receive an official Loan Estimate before choosing a loan.

This letter is for information purposes only and is not an advertisement to extend customer credit as defined by Section 12 CFR 1026.2 Regulation Z. Program rates, terms and conditions are subject to change at any time.

This email was sent by: **Sample Mortgage X**  
1335 Strassner Saint Louis, MO 63144



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