

From: Jonathan Rosen [mailto: jrosen@therosenfinancialgroup.com]
To: 'Joe Borrower'
Subject: Quarterly Mortgage Checkup



Joe,

It's time for your **Quarterly Mortgage Checkup!**

As you know, I'm constantly monitoring market conditions to ensure that you're in the right loan for your needs. In that spirit, please refer to the chart below for a brief analysis on how your current product compares to other options available today.

Your Current Loan Information: June 21, 2006 - 123 Test Street - 30 Year Jumbo Fixed at 6.375%



Product Comparison
5/1 Jumbo Arm - 6.25% - Possible Monthly Savings!!!
7/1 Jumbo Arm - 6.3% - Possible Monthly Savings!!!
30 Year Jumbo Fixed - 6.5%

Based on the above analysis, I'm assigning your current mortgage situation a **yellow light**. In general, this means that I might be able to recommend options that could either save you money on your monthly payment or lower your interest rate. However, it is highly likely that your current loan is still right for you. If you'd like to schedule a few minutes so we can take a closer look, please reply to this email or call me at (800) 539-1047.

Also, if you think any of your friends, co-workers or family members would benefit from the high level of service I provide, please refer them my way. Thank you for your loyal business and for your referrals!

Sincerely,

Jonathan Rosen



Mortgage Banker
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