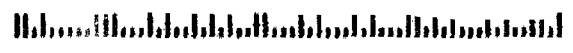


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106  
Irvine, CA 92614

**ESTIMATED PROPERTY VALUE**  
**\$698,000**  
**SUMMER 2007**

Apply online at:  
Your Password: 37 JF  
www. NextRefi.com

**RE: RATE INCREASE NOTICE**



Dear \_\_\_\_\_

The interest rate on your Huntington Beach City Employees Cu mortgage for \$142,630.14 is scheduled to increase.

The interest rate increase may result in an increase in your monthly payments.

If you would like to discuss refinancing this loan to a fixed rate call:

**1 800 . . . . . E**  
**(1 800 3-7-3)**

If you would like to discuss refinancing with additional cash out call:

**1 800**  
**(1 800 9-2 4)**

**Available 8:00 AM to 8:00 PM**  
**Monday through Saturday.**

We can help you right over the phone in just a few minutes.

Very truly yours,

Dave \_\_\_\_\_

Si usted prefiera hablar con un representante en Español, por favor marque gratuitamente a este número telefonico **1 (800) 5547.**

Licensed by the California Department of Corporations under the California Residential Mortgage Lending Act. **Not sponsored by, authorized or affiliated with the lender and your loan information was not provided to \_\_\_\_\_ by the lender.**



ATTN: LINDA SUBNICK

Lender:  
Reference:

HUNTINGTON BCH CTY EMP CU  
A1 83  
Home Mortgage

\*\*\*\*\*AUTO\*\*ALL FOR AADC 926

12 111



Property Address: 1

Dear W

As scheduled, your payment is set to adjust. A payment increase will occur if you do not make any changes to your current account status. Please call 1-800-998-6848 within 14 business days to lock into a fixed rate.

In addition- due to your payment record, you may now qualify to skip two months payment.

Thank You,

*Charles*

Charles

Manager, Loan Review

TOLL FREE (800) 8

SE HABLA ESPAÑOL

California License # 44. Certain restrictions may apply. A final loan approval or commitment can be issued after we have verified and underwritten the information from your loan application, credit report, appraisal of the property and such other information as may be required under our standard underwriting guidelines. is not affiliated with your current lender and your current lender did not provide any information about you or your loan - Equal Housing Opportunity

