Your Cashflow Option ARM Statement: Information at Your Fingertips.

1. *Account Information*

Your mortgage is a vital part of your total financial picture. For this reason, we provide up-to-date information about it on your statement each month. At a glance you can see your loan number, interest rate, and payment, as well as your loan's monthly payment and maturity dates.

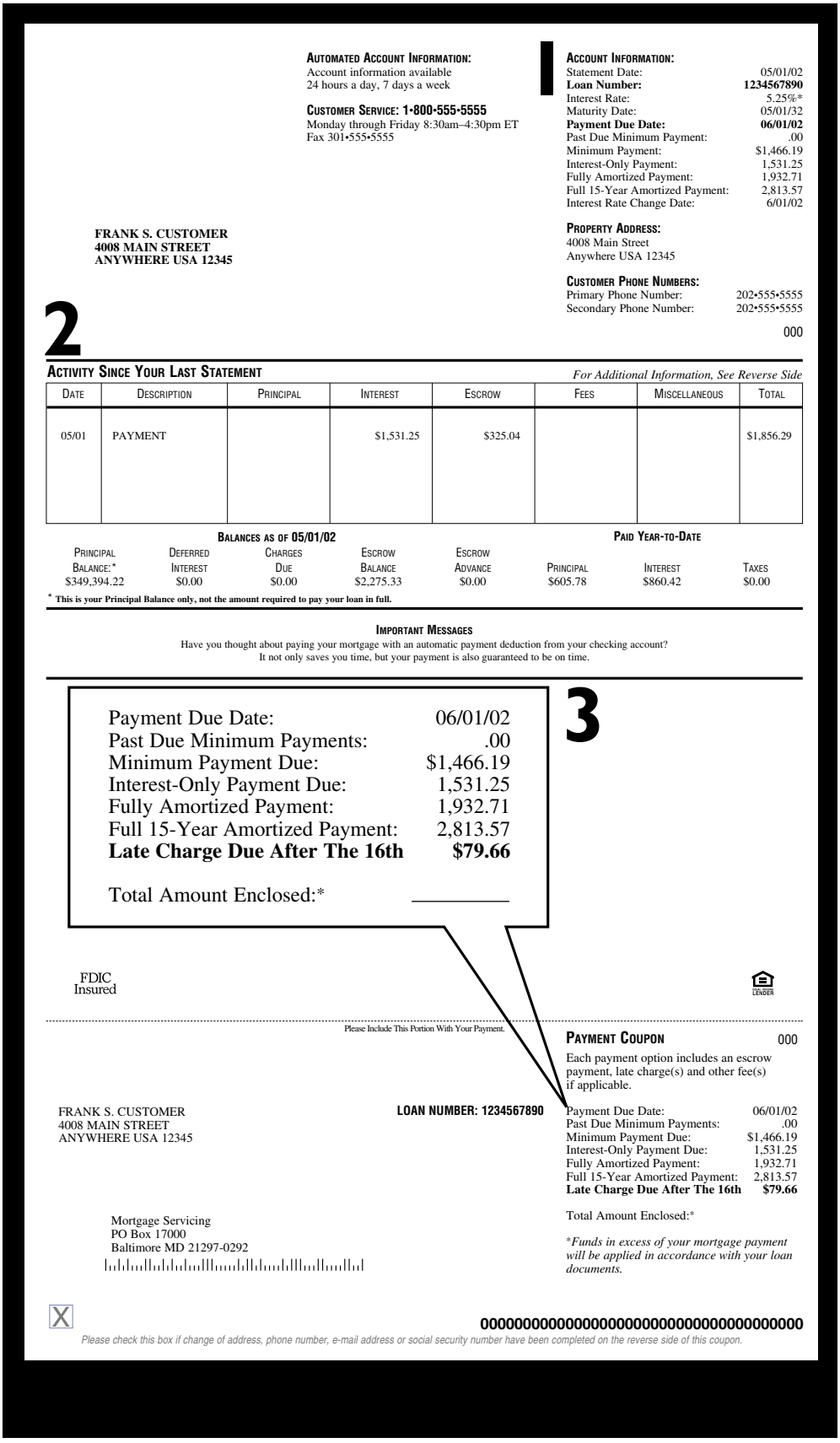
2. *Activity Since Your Last Statement*

This section tracks all account activity since your last monthly statement. It helps you keep track of your loan by showing you how your last payment and total payments for the year were applied. This section also helps you manage your tax liability by detailing any deferred interest and the total interest paid.

3. *Payment Options*

Four payment options each month give you more control over your monthly cashflow. Pay the best option for you each month. You can also apply additional payments toward your mortgage principal, resulting in an immediate reduction in the required monthly payment for interest-only and standard amortizing options and a possible reduction in your minimum payment at its next adjustment.

** The hypothetical rates and payments used in this example are for illustration only.*



AUTOMATED ACCOUNT INFORMATION:
Account information available
24 hours a day, 7 days a week

CUSTOMER SERVICE: 1•800•555•5555
Monday through Friday 8:30am–4:30pm ET
Fax 301•555•5555

ACCOUNT INFORMATION:

Statement Date:	05/01/02
Loan Number:	**1234567890**
Interest Rate:	5.25%*
Maturity Date:	05/01/32
Payment Due Date:	**06/01/02**
Past Due Minimum Payment:	.00
Minimum Payment:	$1,466.19
Interest-Only Payment:	1,531.25
Fully Amortized Payment:	1,932.71
Full 15-Year Amortized Payment:	2,813.57
Interest Rate Change Date:	6/01/02

PROPERTY ADDRESS:
4008 Main Street
Anywhere USA 12345

CUSTOMER PHONE NUMBERS:

Primary Phone Number:	202•555•5555
Secondary Phone Number:	202•555•5555

000

FRANK S. CUSTOMER
4008 MAIN STREET
ANYWHERE USA 12345

2

ACTIVITY SINCE YOUR LAST STATEMENT *For Additional Information, See Reverse Side*

DATE	DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	FEES	MISCELLANEOUS	TOTAL
05/01	PAYMENT		$1,531.25	$325.04			$1,856.29

BALANCES AS OF 05/01/02

PRINCIPAL BALANCE:*	DEFERRED INTEREST	CHARGES DUE	ESCROW BALANCE	ESCROW ADVANCE
$349,394.22	$0.00	$0.00	$2,275.33	$0.00

PAID YEAR-TO-DATE

PRINCIPAL	INTEREST	TAXES
$605.78	$860.42	$0.00

* **This is your Principal Balance only, not the amount required to pay your loan in full.**

IMPORTANT MESSAGES
Have you thought about paying your mortgage with an automatic payment deduction from your checking account?
It not only saves you time, but your payment is also guaranteed to be on time.

3

Payment Due Date:	06/01/02
Past Due Minimum Payments:	.00
Minimum Payment Due:	$1,466.19
Interest-Only Payment Due:	1,531.25
Fully Amortized Payment:	1,932.71
Full 15-Year Amortized Payment:	2,813.57
Late Charge Due After The 16th	**$79.66**

Total Amount Enclosed:* _____

FDIC Insured

LENDER

Please Include This Portion With Your Payment.

PAYMENT COUPON 000

Each payment option includes an escrow payment, late charge(s) and other fee(s) if applicable.

FRANK S. CUSTOMER
4008 MAIN STREET
ANYWHERE USA 12345

LOAN NUMBER: 1234567890

Payment Due Date:	06/01/02
Past Due Minimum Payments:	.00
Minimum Payment Due:	$1,466.19
Interest-Only Payment Due:	1,531.25
Fully Amortized Payment:	1,932.71
Full 15-Year Amortized Payment:	2,813.57
Late Charge Due After The 16th	**$79.66**

Total Amount Enclosed:*

**Funds in excess of your mortgage payment will be applied in accordance with your loan documents.*

Mortgage Servicing
PO Box 17000
Baltimore MD 21297-0292

X

0000000000000000000000000000000000000000

Please check this box if change of address, phone number, e-mail address or social security number have been completed on the reverse side of this coupon.