Pay Option Arm Sample Statement: Information at Your Fingertips.

1. *Account Information*

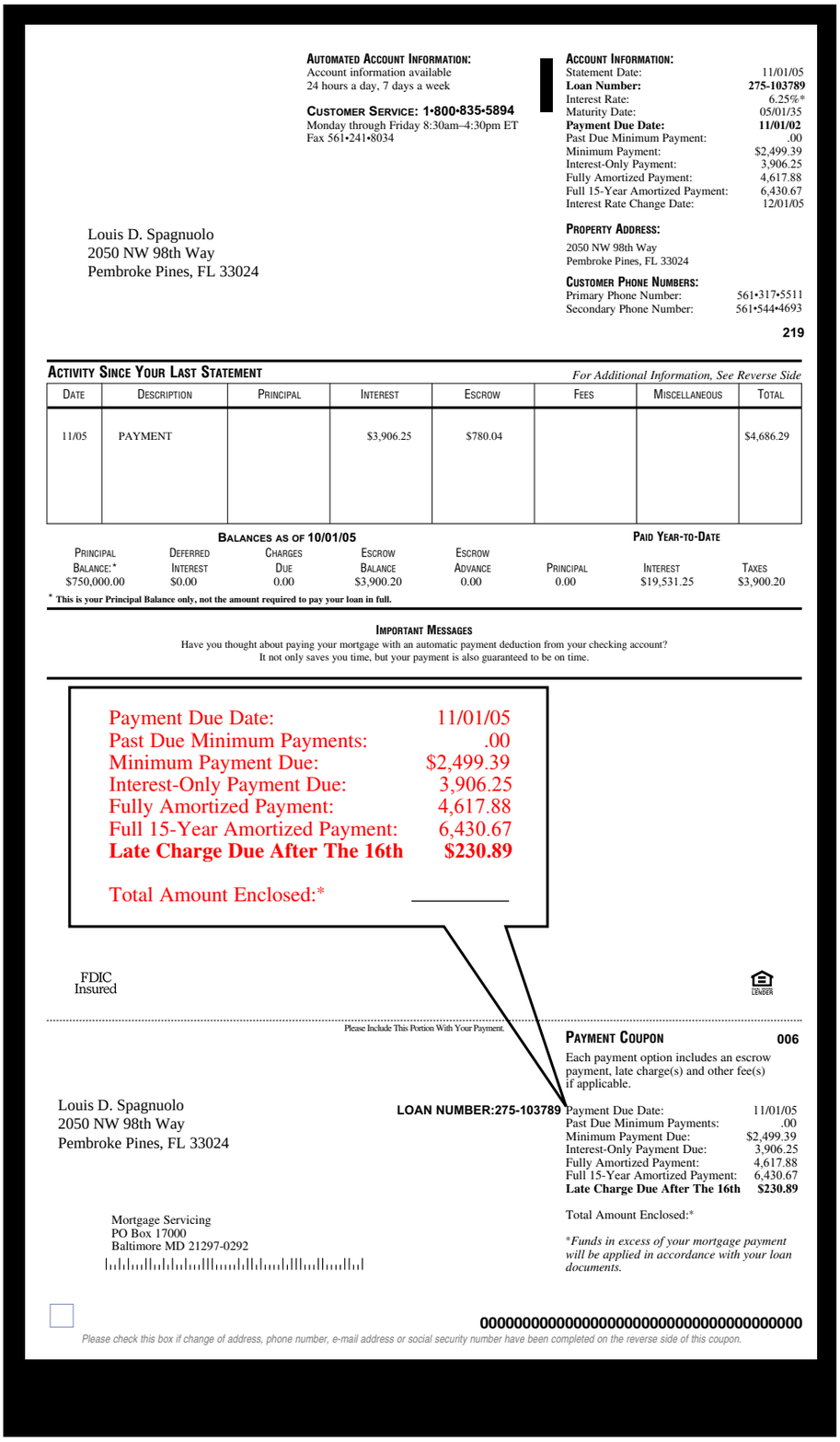
Your mortgage is a vital part of your total financial picture. For this reason, we provide up-to-date information about it on your statement each month. At a glance you can see your loan number, interest rate, and payment, as well as your loan's monthly payment and maturity dates.

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.



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

CUSTOMER SERVICE: 1•800•835•5894
Monday through Friday 8:30am–4:30pm ET
Fax 561•241•8034

ACCOUNT INFORMATION:

Statement Date:	11/01/05
Loan Number:	**275-103789**
Interest Rate:	6.25%*
Maturity Date:	05/01/35
Payment Due Date:	**11/01/02**
Past Due Minimum Payment:	.00
Minimum Payment:	$2,499.39
Interest-Only Payment:	3,906.25
Fully Amortized Payment:	4,617.88
Full 15-Year Amortized Payment:	6,430.67
Interest Rate Change Date:	12/01/05

Louis D. Spagnuolo
2050 NW 98th Way
Pembroke Pines, FL 33024

PROPERTY ADDRESS:
2050 NW 98th Way
Pembroke Pines, FL 33024

CUSTOMER PHONE NUMBERS:

Primary Phone Number:	561•317•5511
Secondary Phone Number:	561•544•4693

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

DATE	DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	FEES	MISCELLANEOUS	TOTAL
11/05	PAYMENT		$3,906.25	$780.04			$4,686.29

BALANCES AS OF 10/01/05

PRINCIPAL BALANCE:*	DEFERRED INTEREST	CHARGES DUE	ESCROW BALANCE	ESCROW ADVANCE
$750,000.00	$0.00	0.00	$3,900.20	0.00

PAID YEAR-TO-DATE

PRINCIPAL	INTEREST	TAXES
0.00	$19,531.25	$3,900.20

* **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.

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Past Due Minimum Payments:	.00
Minimum Payment Due:	$2,499.39
Interest-Only Payment Due:	3,906.25
Fully Amortized Payment:	4,617.88
Full 15-Year Amortized Payment:	6,430.67
Late Charge Due After The 16th	**$230.89**

Total Amount Enclosed:* _____

FDIC Insured

EQUAL HOUSING LENDER

Please Include This Portion With Your Payment.

PAYMENT COUPON 006

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

Louis D. Spagnuolo
2050 NW 98th Way
Pembroke Pines, FL 33024

LOAN NUMBER:275-103789

Payment Due Date:	11/01/05
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Minimum Payment Due:	$2,499.39
Interest-Only Payment Due:	3,906.25
Fully Amortized Payment:	4,617.88
Full 15-Year Amortized Payment:	6,430.67
Late Charge Due After The 16th	**$230.89**

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

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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.