







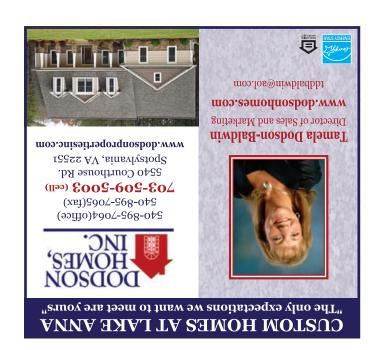


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To Our Clients and Customers:

Thank you for choosing DOCKSIDE REALTY as your real estate company. Your business means a great deal to us and we assure you that we will do everything possible to make your transaction professionally and personally satisfactory.

You'll see advertisements for a number of other local companies in this folder. We hope you'll consider using them if in need

Again, we appreciate your business and please remember us in the future when you, or someone you know, need the services of real estate professionals.

> Sincerely, **Dockside Realty**

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Moving Notification Check List

O Electric

O Magazines

O Fuel/Oil

O Dentist

O Broker

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O Appliance Service

Services O Gas

O Phone/Pager

Professionals

O Hospital Records

O Family Doctor

O Chiropractor

O Accountant

O Attorney

O Water Treatment

O Cellular

O Lawn Service	O Cable/Satellite		
O Newspapers	O Maid Service		
O Water	O Laundry Service		
O Security	O Dry Cleaners		
O Garbage	O		
Accounts			
O Banks	O Retirement Plan(s)		
O Investments	O Credit/Debit Cards		
O Brokerage	Other Charge Accounts		
O Life Insurance	O Finance Company		
O Home Owner's Ins.	O Retail Store(s)		
O Health Insurance	O		
O Auto Insurance	O		
Agencies			
O Post Office	O Library		
O Driver's Permit	O Daycare		
O Vehicle Registration	O Schools		
O Veterans Affairs	O IRS		
O Family Allowance	O		
O Clubs/Associations	O		
O Social Security	O		

Mortgage Payment Chart

Use the chart below to estimate your monthly mortgage payment. Keep in mind that taxes and insurance may be additional to your monthly payment. Ask your real estate agent for more details about mortgage costs and options in your area. To determine your monthly mortgage payment (principle and interest) simply locate the current interest rate in the first column, and move across to the loan duration you will be using, then multiply that number by the amount of thousands of dollars you will be borrowing.

	MORTGAGE PAYMENTS				
	Interest Rates	15 Years	20 Years	30 Years	
	3.00 %	6.906	5.546	4.216	
	3.25 %	7.027	5.672	4.352	
	3.50 %	7.149	5.800	4.500	
	3.75 %	7.272	5.929	4.631	
	4.00 %	7.397	6.060	4.774	
	4.25 %	7.523	6.192	4.919	
	4.50 %	7.650	6.326	5.067	
	4.75 %	7.778	6.462	5.216	
	5.00 %	7.908	6.600	5.368	
	5.25 %	8.039	6.738	5.522	
	5.50 %	8.171	6.879	5.678	
	5.75 %	8.304	7.021	5.836	
	6.00 %	8.439	7.164	5.996	
	6.25 %	8.571	7.310	6.157	
	6.50 %	8.711	7.456	6.321	
	6.75 %	8.849	7.604	6.486	
	7.00 %	8.988	7.753	6.653	
	7.25 %	9.129	7.904	6.822	
	7.50 %	9.270	8.056	6.992	
	7.75 %	9.413	8.209	7.164	
	8.00 %	9.557	8.364	7.338	
	8.25 %	9.701	8.521	7.513	
	8.50 %	9.847	8.678	7.689	
	8.75 %	9.994	8.837	7.867	
	9.00 %	10.15	9.00	8.05	
	9.50 %	10.44	9.32	8.41	
	10.00 %	10.75	9.65	8.78	

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