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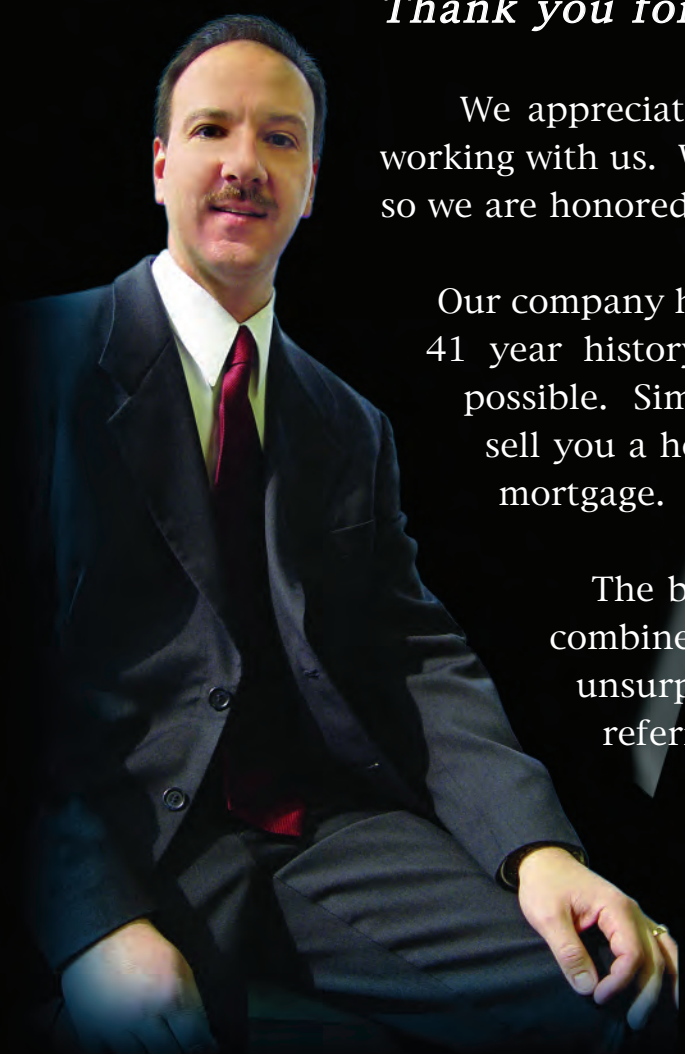
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SALES, SERVICE, INSTALLATION



Mortgage Processing List
(Some items may not apply.)

- Copy of Purchase Contract _____
- Copy of Deed to Your Property _____
- Copy of Homeowners Fire Insurance _____
- Two Recent Pay Stubs _____
- Past Two Years W-2 Statements _____
- Signed Tax Returns for the Past Two Years _____
- Letter Explaining Credit Problems (if any) _____
- Copy of Rental Leases _____
- Copy of Divorce Papers _____
- Copy of Bankruptcy Papers and Discharge _____
- Verification of Child Support Income _____
- Copy of Home Improvement Contract _____
- 12 Months Cancelled Checks for Mortgage or _____
- 12 Months Cancelled Checks for Rent _____



Thank you for choosing Sims Realty & Mortgage.

We appreciate your business and we hope you will feel the benefit of working with us. We know there are a lot of other options in the community, so we are honored that you chose us.

Our company has had the opportunity to work with many people over our 41 year history and we pride ourselves in providing the best service possible. Sims Realty & Mortgage is the "ONLY One" company that can sell you a home and save you thousands of dollars in interest on your mortgage.

The benefits, savings and convenience of working with the only combined Real Estate and Mortgage Company in the area are unsurpassed and we appreciate your business and look forward to referrals from you our customer and friend for life!



Thank you again,
 Pete "Sims" Simopoulos &
 The Sims Realty & Mortgage Staff

Mortgage Payment Chart

Use this chart 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
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