

LETTER SIZED FOLDER NO LEFT SIDE POCKET

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Dear Valued Customer or Client,

It is with great appreciation that I write this letter thanking you for choosing Wainwright & Co. – REALTORS to assist you with your real estate needs. As a fourth generation real estate salesperson, our firm is my pride and joy and we choose only the most qualified agents to carry our name. Our agents proudly provide the most professional and comprehensive service available to make your buying or selling experience not only successful, but enjoyable.

It is with respect and gratitude that I ask you to extend your good word about our agents to your friends, family and colleagues. Please consider recommending Wainwright agents to anyone you know who might be interested in buying or selling real estate.

Warmly, *Ashley Wainwright Donahue*  
Wainwright & Co. - REALTORS - Principal Broker

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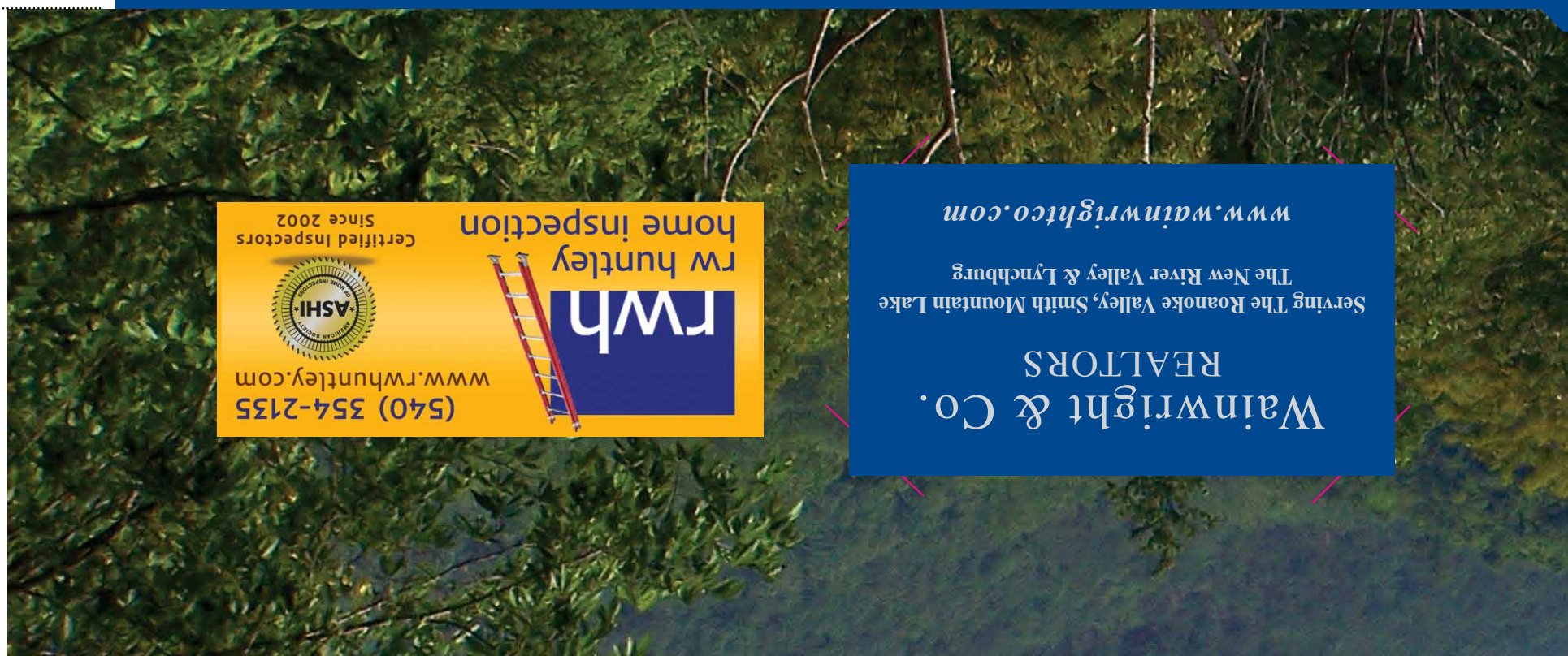
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### Mortgage Payment Chart

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

### Preparing For Moving Day (2 Weeks in Advance)

- Open checking and savings accounts in your new community.
- Call phone company for assistance in arranging telephone service in your new home.
- Coordinate disconnect/connect dates with local utilities such as electric, gas/oil, water, trash and cable TV companies.
- Begin packing of unneeded items.
- Send change of address cards and leave a forwarding address with your post office.
- Arrange for pet travel.
- Return or retrieve borrowed items.
- Service your car, especially if traveling a distance.

### Tips For A Smoother Moving Day

#### Moving Out:

- Confirm arrival time with moving company.
- Keep important documents and keys handy.
- Make a final inspection to be sure nothing is left behind. Look through all closets, attic, basement and garage.
- Turn off all lights and close and lock all windows and doors.
- Leave keys with real estate agent or landlord.
- Leave home only after the moving truck is on its way to your new residence.

#### Moving In:

- Meet the movers promptly.
- Supervise placement of cartons, furniture, etc.
- Make sure smoke detectors are in proper working order.
- Make sure the telephones are working.
- Install new locks.
- Make extra set of keys and leave a set with a friend, or neighbor.