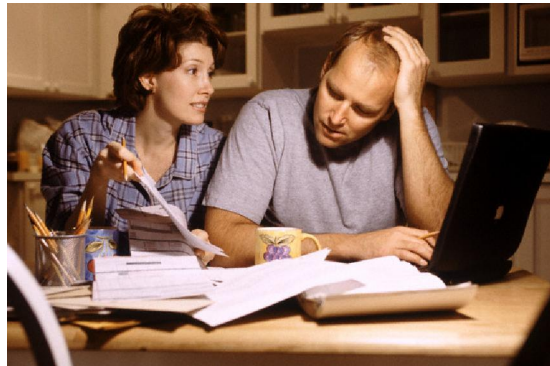


Biweekly Mortgage Association Analysis of Your Biggest Investment



What are the risks of paying extra to principal yourself?

- It's very difficult to audit your own prepayments without sophisticated computer software and knowledge of your mortgage.
- Errors on prepayments are found 24% to 74% of the time depending on factors such as rate changes or the number of payments made.
- Dollar figures for errors made on the lender's behalf range from \$500 to \$1,500 for individual homeowners.



What kinds of errors are found on mortgage prepayments?

- Simple clerical errors.
- Apparent violations of state and federal laws.
- Escrow accounts that hold too much money.
- Rate changes and the number of times a loan has been transferred cause problems with ARMs.

To customize the biweekly to your needs and ***find out more about mortgage auditing***, call **1-800-248-8840** today!

Sincerely, *William Thomas* – BWMA Founder