

# DISCOUNT CERTIFICATE

**THIS CERTIFICATE CERTIFIES THAT A 1.125% DISCOUNT WILL BE APPLIED TOWARDS QUALIFYING PURCHASES.**

**DISCOUNTS WILL BE APPLIED EITHER TOWARDS A REDUCTION IN THE INTEREST RATE OR CAN BE APPLIED TOWARDS CLOSING COSTS.**

**For more information or to apply, please call 909-336-4600**

**Dean R. Sadeddin  
The Mortgage Company  
280200 Highway 189, Building J Suite 100  
Lake Arrowhead, CA 92352**

PLEASE NOTE ABOVE OFFER IS VALID UNTILL SEPTEMBER 10, 2007, QUALIFYING FOR DISCOUNT WILL BE DETERMINED BY LOAN OFFICER. MUST BE A PURCHASE, 680 FICO SCORE AND ABOVE, 90% LOAN TO VALUE, CONFORMING LOAN LIMITS. ALL LOANS ARE SUBJECT TO UNDERWRITING REVIEW AND APPROVAL.

Discounts can be used by qualifying borrowers to either discount their interest rates or can be applied towards closing costs.

For example: Assuming that the cost for a 30-year fixed conforming rate is 7% at zero points. A 1.125% may be applied to reduce that rate to 6.75% without any cost to the borrower.

To apply towards closing costs, assume that a borrower is applying for a \$500,000 first lien loan with estimated closing costs of \$8,000.00. A 1.125% discount for a total of \$5,625.00 can be applied towards closing costs while leaving rate the same.  
( $\$500,000.00 \times 1.125\% = \$5,625.00$ )

This discount applies only to purchases, 90% loan to value, Conforming loan limits. All loans are subject to final underwriting review and approval. For more details please contact Dean R. Sadeddin of the Mortgage Company @ 909-336-4600.