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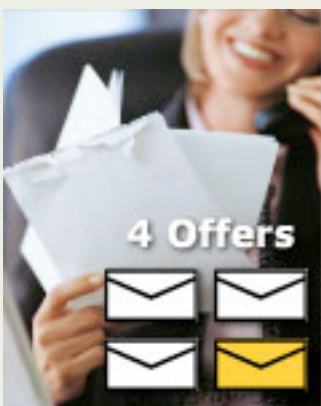


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** Example based on moving to a 7.25% rate from a 7.5% rate on a \$200,000, 30-year fixed-rate mortgage over the life of the loan. Example excludes refinancing costs.

***Based on an APR comparison of LendingTree offers and the Freddie Mac Primary Mortgage Market Survey for the 30 year fixed rate mortgage for the period September 1, 2004 through September 30, 2004. \$1,200 savings is based on a \$200,000 loan amount and 80% LTV for the first 60 payments.

¹**Mortgage Refinance:** Savings based on a refinancing a 30-year fixed mortgage of \$190,000 with a 7.125% interest rate with a \$190,000 mortgage at a 5.50% interest rate. The difference in payments is approximately \$200 per month, or \$2,400 annually. This analysis does not consider any closing costs and is not a guarantee that any consumer will qualify for a loan or receive a particular rate which will be determined independently by each lender considering your loan request.

† [Full Home Equity APR Disclosure](#) No closing cost option not available to all borrowers. Eligibility for no closing cost option depends upon your creditworthiness, loan-to-value ratio, property location and other factors, and will be determined by each Lender independently. Option may require minimum loan amount and for line to remain open for two years, with such requirements to be determined by each Lender independently.

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