

DODD 2003 REFINANCING INFORMATION

DODD 2003 WASHINGTON, DC REFINANCE	
Loan Closing Date:	6/10/2003
Loan Amount:	\$506,000.00
Appraised Value:	\$792,000.00
Loan-To-Value Ratio (Dodd Mortgages):	63.89% (8.71 points below FHFB national average)
Loan-To-Value Ratio (National Average):	72.6% (June 2003, published by FHFB)
Loan Terms:	5/1 ARM - Loan is a thirty-year adjustable rate mortgage, with a fixed rate for five years, after which the interest rate is subject to yearly adjustments. The periodic adjusted interest rate will be based on the then-current LIBOR.
Term:	360 Months
Interest Rate:	4.250%
Points:	0
Fees and Charges*:	\$2,286.30
Fees as Percentage of Loan Amount (Dodd):	0.45%
Fees as Percentage of Loan Amount (Federal Housing Finance Board National Average):	0.33% (June 2003)
Credit Score - Christopher Dodd:	768
Credit Score - Jackie Clegg Dodd:	821
DODD 2003 CONNECTICUT REFINANCE	
Loan Closing Date:	7/3/2003
Loan Amount:	\$275,042.00
Appraised Value:	\$500,000.00
Loan-To-Value Ratio (Dodd Mortgages):	55.01% (18.89 points below FHFB national average)
Loan-To-Value Ratio (National Average):	73.9% (July 2003, published by FHFB, see incl. report)
Loan Terms :	10/1 ARM - Loan is a thirty-year adjustable rate mortgage, with a fixed rate for ten years, after which the interest rate is subject to yearly adjustments. The periodic adjusted interest rate will be based on the then-current LIBOR.
Term:	360 Months
Interest Rate:	4.500%
Points:	0
Fees and Charges*:	\$2,020.25
Fees as Percentage of Loan Amount (Dodd):	0.73%
Fees as Percentage of Loan Amount (Federal Housing Finance Board National Average):	0.37% (July 2003)
Credit Score - Christopher Dodd:	768
Credit Score - Jackie Clegg Dodd:	821
*This figure does not include prepaid interest charges, property taxes and property insurance	