

**MARYLAND RESIDENT HOMEOWNER NOTICE - FORM 2041-R**  
**FOR YOUR OWN PROTECTION, PLEASE REVIEW THIS ENTIRE DOCUMENT**  
**CAREFULLY. YOUR PROMPT RESPONSE IS REQUESTED PRIOR TO**  
**AUGUST 15, 2008. YOU MAY NOT RECEIVE A SECOND NOTICE**

Dear Christopher:

Public record information indicates that your mortgage with Everbank has an adjustable rate provision, and is soon due for an interest rate adjustment. You may be eligible to lock into a fixed rate mortgage from Fannie Mae, arranged through the state licensed and authorized program provider listed below. It is required that you call 1-866-933-4060 between 9:00 am and 7:00 pm, Monday through Friday, before August 15, 2008 to determine your eligibility. There is no cost or obligation to determine your eligibility.

The following information is enclosed:

**Financial Information Enclosed**  
**Mortgage Notice**  
**FORM 2041-R**

PRESORTED  
 STANDARD  
 U.S. POSTAGE  
 PAID  
 TAMPA, FL  
 PERMIT NO. 367

PROPERTY  
 OWNER

Christopher Plass

TO AVOID THE  
 US AT 1-866-933-4060  
 Loans

CURRENT INTEREST RATE

POTENTIAL INCREASE EVERY 6-12 MONTHS

POTENTIAL INCREASE EVERY 6-12 MONTHS

MAXIMUM INTEREST RATE

**WARNING: \$2,000 fine or 5 year imprisonment or both for any person interfering or obstructing with Delivery of this letter. U.S. MAIL Secretary, 1708**

To Open - Fold & Tear Along Perforation

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**IMPORTANT NOTICE**

**MARYLAND RESIDENT HOMEOWNER NOTICE**  
 County of Residence: Carroll  
 Issue Date: July 7, 2008  
 RE: Everbank

081038 0000000001 \*\*\*

CHRISTOPHER PLASSMAN  
 2626 BAGPIPE DR.  
 FINKSBURG MD 21048-2097



Contact our offices at 1-866-933-4060 prior to August 15, 2008 for more information. The availability of funds at the current low fixed rates are eligible for change at any time

You must be a resident of the state of Maryland to qualify for a Fannie Mae program arranged through the provider below. Additional funds over your current outstanding loan balance may be available upon request (call for details). Programs are available for single family residential properties only.

**MARYLAND STATE AUTHORIZED MORTGAGE BROKER:**

Clear Summit Mortgage, Inc., has access to government sponsored Fannie Mae loan products to fit your needs. Clear Summit Mortgage, Inc. - 9151 Rumsey Road, Suite 160, Columbia, MD 21045  
 1-866-933-4060

Licensed Mortgage Lender - Maryland Division of Labor, Licensing and Regulation



\* The actual conditions of your loan may vary from those listed. This is not a commitment to lend. Rates, terms, and loan amounts are subject to market conditions, equity, and credit qualifications.