

# HOME FRONT



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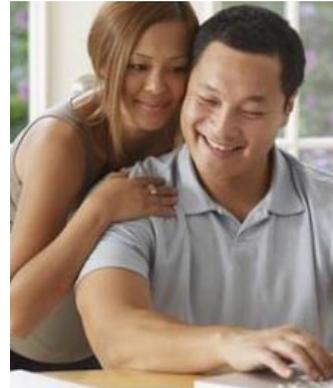
**John Smith**

Phone: (804) 123-4567

SunTrust Mortgage, Inc.  
901 Semmes Ave.  
Richmond, Virginia 23224  
Return Service Requested



*We at SunTrust Mortgage wish you a wonderful Spring.  
We appreciate your business!*



## **Checking the owner's manual**

Dear <Customer Name>,

Whenever Daylight Savings Time comes or goes (it rolls around on March 9 this year), I can't reset the clock in my car without fishing out the owner's manual. Sound familiar? It reminds me that whenever you have a question about how your mortgage works, you too have an easy-to-read "owner's manual." It's the mortgage contract or Note that you get at closing.

Most of the information you'll want is right upfront: the date, the dollar amount you borrowed, the interest rate, when the rate will reset if it's adjustable, and the initial monthly payment amount.

You owe it to yourself to understand your most important financial transaction, so why not dig out and review your own mortgage Note? If you have an adjustable rate mortgage (ARM), you can find out quickly when the rate is due to reset and how the new rate is determined.

I think you'll find that this important document is surprisingly easy to read. Of course, I'm always here to answer any questions or provide support if you need it. At SunTrust Mortgage, Inc., we believe you deserve to know. I can help.

Sincerely,

*John Smith*

P.S. <L.O. TO PROVIDE>

**John Smith**  
Phone: (804) 123-4567

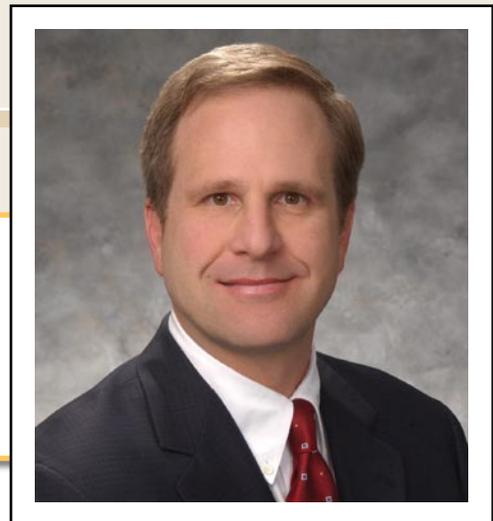
Fax: (804) 123-8901

Email: john.smith@suntrust.com

Web: www.suntrustmortgage.com

1234 Sample Road, Suite 123

Yourtown, XX 12345



## Ask your Loan Officer

### Q: I can't keep up with the cost of postage! If I don't want to make mortgage payments by mail, what are my choices?

**A:** I'm glad to say you have several options. If the amount is the same every month, you can set up automatic payments through SurePay<sup>SM</sup> ACH or your bank's bill pay service. If the monthly amount varies or you want the flexibility to pay on a different day of the month, you may want to choose online ePay. Both SurePay and ePay are free.

To enroll for either of these services, visit [suntrustmortgage.com](http://suntrustmortgage.com) and log in to "my account." Then you can sign up for SurePay or ePay online. You'll also find payment alternatives listed on the back of your billing statement and in your SunTrust Mortgage Welcome Kit handbook.

### Three ways to lower the rate on a new mortgage

You might not have realized it, but you have the power to shrink your interest rate when you get a new mortgage or refinance. The key is to reduce your lender's risk, thus lowering the price you pay. Here are three ways to make a difference:

#### 1. Improve your credit score.

Good credit is more important than ever now. By paying bills on time and using credit judiciously, you establish yourself as a better risk. This can not only give you access to more mortgage choices, but qualify you for a lower rate than borrowers with flawed credit. For a free copy of your credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877.322.8228.

#### 2. Offer a bigger down payment.

It just makes sense: the larger your financial stake in the property, the less likely you are to default and walk away from it. If you put down at least

20% of your property's value, you'll save right away by avoiding mortgage insurance, which costs about 0.50% of the amount you borrow. (See "What is mortgage insurance?")

#### 3. "Buy down" the rate.

If you don't expect to be moving or refinancing for several years, you might consider paying extra points at closing in order to "buy" a lower interest rate. (A point is a lender fee equal to 1% of the amount you're borrowing). The idea is that over time, you'll save more in interest with the lower rate than you paid for the points.

At SunTrust Mortgage, we know you have plenty of uses for your hard-earned cash. So if you're considering increasing your down payment or buying down your rate, call me. I'll estimate the potential interest savings for you, so you can choose the best way to put your money to work.

### WE WANT YOU TO KNOW...

### Save while you spruce up your house—and household accounts.

Did you know your SunTrust Mortgage relationship can save you hundreds of dollars on managing your money and improving your home?

It's true. And it's easy. As a SunTrust Mortgage customer, you automatically qualify for one of SunTrust Bank's premier financial services: Smart Solution Plus Checking<sup>SM</sup>. You receive interest, free checks, free identity theft protection\*, equity loan discounts, and more—all with no monthly maintenance fee\*\*. (These benefits alone could save you over \$150 a year.) To open an account, just call 866.412.7230.

But that's not all. Through our relationship with Genworth Mortgage Insurance, you're also eligible for special discounts from major national retailers. That means discounts and rebates on everything from home furnishings and appliances to security systems and truck rentals. To sign up for your savings, go to [suntrustmortgage.com](http://suntrustmortgage.com) and click on Genworth's Homebuyer Privileges<sup>®</sup>. Select "New Member Login," then enter Participation Code 2D2X and Homebuyer Privileges I.D. number A12mTTNS.

We can't say often enough how much we appreciate your business. So we try to show it—with special offers that reward you every day of the week.

\* One free Equifax Credit Watch<sup>™</sup> Silver subscription for one person per account. Additional Equifax CreditWatch products are available at a discount for all checking account holders.

\*\* Smart Solution Plus Checking account: no monthly maintenance fee for clients who have a first lien mortgage with SunTrust Mortgage, Inc. Additional fees for other services or for exceeding transaction limits may apply.



## Herb Roasted Chicken and Vegetables

### INGREDIENTS

- 1 3/4 cups Chicken Broth (regular, Natural Goodness<sup>™</sup> or Certified Organic)
- 1 tsp. dried thyme leaves, crushed
- 1 large red onion, cut into wedges
- 2 large carrots, cut into 1" pieces (about 1/2 lb.)
- 1 large green pepper, cut into wide strips
- 3 plum tomatoes, cut into quarters
- 2 cups mushrooms cut in half
- 1 lb. skinless, boneless chicken breast, cut into cubes
- Roasted Garlic Mashed Potatoes

**COOK: 10 min**

**PREP: 30 min**

**SERVES: 4**

1. PREHEAT oven to 450°F.
2. MIX broth, thyme, red onion, carrots, pepper, tomatoes, mushrooms and chicken in roasting pan.
3. ROAST for 30 minutes or until chicken is no longer pink and vegetables are tender, stirring once.
4. SERVE on potatoes.

**NOTE:** Recipes always taste better when you use local vegetables that are in season (check out [NRDC.org](http://NRDC.org) to find out what's in season in your area). Also, buying organic free-range chicken means your meat will be free of hormones, pesticides and antibiotics. Eating healthy is not only good for you; it's good for the environment.

### YOUR MORTGAGE TIP

### What is mortgage insurance?

Private mortgage insurance (PMI) helps protect lenders and investors from losing their money if a borrower defaults on payments. Reducing the risk of lending makes it easier for more people to get mortgages.

PMI is generally required with a low down payment, but in many cases you can cancel it once you've paid down the loan principal to 80% or less of the original mortgage amount. Until then, the insurance premium is usually included in your monthly mortgage payment.

An alternative is known as Lender Paid Mortgage Insurance (LPMI), although the lender doesn't

pay for it. It's a way you can finance mortgage insurance upfront by paying a higher interest rate on the loan. Unlike traditional PMI, it can't be canceled until the mortgage is paid off.

Since mortgage interest may be tax-deductible, LPMI once offered an advantage that regular PMI couldn't match. However, starting with the 2007 tax year, mortgage insurance is fully deductible for taxpayers with adjusted gross incomes under \$100,000—so if you qualify, you can buy it either way.

Please consult your tax advisor regarding the deductibility of interest.

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