

# Mortgage Solutions Now!

Providing Mortgage Solutions for Professionals and Their Clients!

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Mo. Income \$6,500

Tax Bracket 33%

FICO Score 668

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The purpose of this analysis is to help you make an informed decision when reviewing your current debt structure.

## FOLLOW THESE 3 SIMPLE STEPS:

1. CURRENT LIABILITIES displays the current liabilities information that we have on file for you.
2. RECOMMENDED DEBT STRUCTURE shows how you can consolidate your debt and save hundreds of dollars.
3. TERM REDUCTION shows you how you can take our recommended monthly savings and save thousands on interest AS WELL AS pay off your loan sooner!

## Debt Free Analysis

Preferred Client

123 Good Decision Lane

Prosperity, CA 900771234

### CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	Bank of America	8.250%	\$212,000	\$1,593	\$481	27.42 yrs.
Mortgage	2nd Mortgage	14.250%	\$30,000	\$405	\$118	15.00 yrs.
Auto	Ford Motor Credit	9.500%	\$12,486	\$456	\$0	2.58 yrs.
Credit Card	Chase Manhattan	16.000%	\$14,567	\$642	\$0	2.27 yrs.
Totals (Paid-Off items):			\$269,053	\$3,095	\$599	

### RECOMMENDED DEBT STRUCTURE\*

Our proposed debt structure

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st New Program	360	7.875%	\$224,000	\$1,624	\$485
2nd 2nd TD	180	13.250%	\$50,000	\$641	\$182
Totals:			\$274,000	\$2,265	\$667

### PAYMENT SAVINGS

Savings based on our Debtfree proposal

Savings	Monthly	Quarterly	Annually
Before	\$3,095	\$9,285	\$37,141
After	\$2,265	\$6,795	\$27,180
Totals:	\$830	\$2,490	\$9,960

### TERM REDUCTION

Suggestions to become Debt Free quicker!

Pre-Payment	Years	Equity Increase
\$830	5.0	\$60,787
	7.7	\$104,388
	10.0	\$150,791
Loan Paid Off:	11.6	\$241,861
		Interest Savings

### ASSET ACCUMULATION

Savings based on our current recommendations

Asset Specs.	Benefit After x yrs.
Opening Balance \$830	7 \$102,055
Rate 10.000%	15 \$347,707
Payment \$830	30 \$1,892,670

### TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$599	\$1,796	\$7,182
After	\$667	\$2,002	\$8,007
Savings	\$69	\$206	\$825

### NOTES

Mortgage Solutions Now! Provides financial solutions for professionals, their clients, individuals and families to assist in accomplishing their goals. Many of our clients are referrals from legal, taxation, family planning, insurance and investment professionals assisting in achieving their clients' goals. In the process we have been fortunate to serve the professional community for their personal needs as well. Our strategies range from debt repositioning for investment purposes to retirement refinancing. We have assisted with simple rate refinancing to a more complicated lowest non-fixed rate loan while in employment transition, lowering the clients overall financial obligations.

**If you have any friends or family that would like to receive our Debt-Free Analysis Report please call us today.**

\* NOTICE: Information provided is time-sensitive material. Rates, programs, fees and points are subject to change without notice. Payments, interest rates, and loan balances are estimates only. This is not a loan commitment, nor is it a guarantee of any kind. This material is intended for demonstration purposes only and should not be constructed as an offer of any securities, mortgages or real estate investments. The examples contained in this report are hypothetical. Actual results will vary on an individual basis and can be affected by various factors.