

Mortgage Solutions Now!

Providing Mortgage Solutions for Professionals and Their Clients!

PO Box 81060 RSM, CA 92688

Tel:(949) 459-9102 Fax:(949) 203-2845

Tax Bracket
33%

Prepared by
Ron Quintero

Date prepared
8/7/2001

The purpose of this analysis is to help you reposition your debt to increase your net worth.

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 reposition your debt to increase your net worth.
3. EQUITY REPOSITIONING shows you how you can take our recommended monthly savings and invest it for your future to increase your net worth

Equity Repositioning Analysis

Preferred Client

123 Good Decision Lane

Prosperity, CA 900771234

CURRENT LIABILITIES

Your current debt structure

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

RECOMMENDED DEBT STRUCTURE*

Our proposed debt structure and benefits

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st New Program	360	7.750%	\$240,000	\$1,719	\$512
2nd 2nd TD	180	11.990%	\$50,000	\$600	\$165
Totals:			\$290,000	\$2,319	\$676

Loan Costs

\$6,000

\$14,947

Cash Out

\$776

Savings

\$78

Savings

ASSET ACCUMULATION

Savings based on our current recommendations

Asset Criteria		Accumulation	
		Years	Amount
Opening Balance	\$776	7	\$88,356
Rate	8.000%	15	\$271,092
Payment	\$776	30	\$1,165,005

PROJECTED REAL ESTATE VALUE

Value based on our current projections

Criteria		Projected Value	
		Years	Value
Current Value	\$300,000	7	\$345,042
Projected Rate	2.000%	15	\$404,857
		30	\$546,363

TOTAL REAL ESTATE & INVESTMENT VALUE

Before and after!

Years	Before	After
7	\$345,042	\$433,398
15	\$404,857	\$675,948
30	\$546,363	\$1,711,368

TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$599	\$1,796	\$7,182
After	\$676	\$2,029	\$8,116
Savings	\$78	\$233	\$934

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 refinancing to a more complicated lowest non-fixed rate loan while in employment transition, lowering the clients overall financial obligations.

Ask your friends or family if they would like to receive a copy of our Equity Repositioning Analysis!

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AMORTIZATION

The Detail table below discloses the financial information used to calculate the tables above. For further information, speak with your professional mortgage advisor.*

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st New Program	360	7.750%	\$240,000	\$1,719	\$567
2nd 2nd TD	180	11.990%	\$50,000	\$600	\$198
Totals:			\$290,000	\$2,319	\$676

Period (Year)	Mortgage Balance	8.000%				10.000%				12.000%			
		Starting Principal	Yearly Addition:	Total Return	Ending Principal	Starting Principal	Yearly Addition:	Total Return	Ending Principal	Starting Principal	Yearly Addition:	Total Return	Ending Principal
1	\$286,623	\$776	\$9,312	\$414	\$10,502	\$776	\$9,312	\$520	\$10,608	\$776	\$9,312	\$628	\$10,716
2	\$282,916	\$10,502	\$9,312	\$1,221	\$21,034	\$10,608	\$9,312	\$1,550	\$21,470	\$10,716	\$9,312	\$1,889	\$21,917
3	\$278,845	\$21,034	\$9,312	\$2,095	\$32,441	\$21,470	\$9,312	\$2,687	\$33,469	\$21,917	\$9,312	\$3,309	\$34,538
4	\$274,372	\$32,441	\$9,312	\$3,042	\$44,795	\$33,469	\$9,312	\$3,944	\$46,724	\$34,538	\$9,312	\$4,910	\$48,760
5	\$269,455	\$44,795	\$9,312	\$4,067	\$58,174	\$46,724	\$9,312	\$5,332	\$61,368	\$48,760	\$9,312	\$6,714	\$64,785
6	\$264,049	\$58,174	\$9,312	\$5,178	\$72,664	\$61,368	\$9,312	\$6,865	\$77,545	\$64,785	\$9,312	\$8,746	\$82,843
7	\$258,101	\$72,664	\$9,312	\$6,380	\$88,356	\$77,545	\$9,312	\$8,559	\$95,416	\$82,843	\$9,312	\$11,036	\$103,192
8	\$251,555	\$88,356	\$9,312	\$7,683	\$105,351	\$95,416	\$9,312	\$10,430	\$115,158	\$103,192	\$9,312	\$13,617	\$126,121
9	\$244,347	\$105,351	\$9,312	\$9,093	\$123,756	\$115,158	\$9,312	\$12,497	\$136,967	\$126,121	\$9,312	\$16,525	\$151,957
10	\$236,408	\$123,756	\$9,312	\$10,621	\$143,689	\$136,967	\$9,312	\$14,781	\$161,060	\$151,957	\$9,312	\$19,802	\$181,071
11	\$227,658	\$143,689	\$9,312	\$12,275	\$165,276	\$161,060	\$9,312	\$17,304	\$187,676	\$181,071	\$9,312	\$23,494	\$213,877
12	\$218,011	\$165,276	\$9,312	\$14,067	\$188,655	\$187,676	\$9,312	\$20,091	\$217,079	\$213,877	\$9,312	\$27,655	\$250,844 *
13	\$207,371	\$188,655	\$9,312	\$16,007	\$213,974 *	\$217,079	\$9,312	\$23,170	\$249,561 *	\$250,844	\$9,312	\$32,343	\$292,499
14	\$195,629	\$213,974	\$9,312	\$18,109	\$241,395	\$249,561	\$9,312	\$26,571	\$285,445	\$292,499	\$9,312	\$37,626	\$339,436
15	\$182,666	\$241,395	\$9,312	\$20,385	\$271,092	\$285,445	\$9,312	\$30,329	\$325,085	\$339,436	\$9,312	\$43,579	\$392,327
16	\$175,955	\$271,092	\$9,312	\$22,850	\$303,253	\$325,085	\$9,312	\$34,480	\$368,877	\$392,327	\$9,312	\$50,287	\$451,925
17	\$168,705	\$303,253	\$9,312	\$25,519	\$338,084	\$368,877	\$9,312	\$39,065	\$417,254	\$451,925	\$9,312	\$57,845	\$519,083
18	\$160,872	\$338,084	\$9,312	\$28,410	\$375,806	\$417,254	\$9,312	\$44,131	\$470,697	\$519,083	\$9,312	\$66,362	\$594,757
19	\$152,411	\$375,806	\$9,312	\$31,541	\$416,659	\$470,697	\$9,312	\$49,727	\$529,736	\$594,757	\$9,312	\$75,960	\$680,029
20	\$143,270	\$416,659	\$9,312	\$34,932	\$460,903	\$529,736	\$9,312	\$55,909	\$594,957	\$680,029	\$9,312	\$86,774	\$776,115
21	\$133,395	\$460,903	\$9,312	\$38,604	\$508,819	\$594,957	\$9,312	\$62,739	\$667,007	\$776,115	\$9,312	\$98,960	\$884,387
22	\$122,726	\$508,819	\$9,312	\$42,581	\$560,712	\$667,007	\$9,312	\$70,283	\$746,603	\$884,387	\$9,312	\$112,692	\$1,006,391
23	\$111,201	\$560,712	\$9,312	\$46,888	\$616,912	\$746,603	\$9,312	\$78,618	\$834,533	\$1,006,391	\$9,312	\$128,165	\$1,143,868
24	\$98,751	\$616,912	\$9,312	\$51,553	\$677,776	\$834,533	\$9,312	\$87,825	\$931,670	\$1,143,868	\$9,312	\$145,601	\$1,298,781
25	\$85,300	\$677,776	\$9,312	\$56,604	\$743,692	\$931,670	\$9,312	\$97,997	\$1,038,979	\$1,298,781	\$9,312	\$165,248	\$1,473,341
26	\$70,769	\$743,692	\$9,312	\$62,075	\$815,080	\$1,038,979	\$9,312	\$109,234	\$1,157,524	\$1,473,341	\$9,312	\$187,386	\$1,670,039
27	\$55,071	\$815,080	\$9,312	\$68,000	\$892,392	\$1,157,524	\$9,312	\$121,647	\$1,288,483	\$1,670,039	\$9,312	\$212,332	\$1,891,683
28	\$38,113	\$892,392	\$9,312	\$74,417	\$976,121	\$1,288,483	\$9,312	\$135,360	\$1,433,155	\$1,891,683	\$9,312	\$240,442	\$2,141,438
29	\$19,792	\$976,121	\$9,312	\$81,367	\$1,066,800	\$1,433,155	\$9,312	\$150,509	\$1,592,976	\$2,141,438	\$9,312	\$272,118	\$2,422,867
30	\$0	\$1,066,800	\$9,312	\$88,893	\$1,165,005	\$1,592,976	\$9,312	\$167,244	\$1,769,532	\$2,422,867	\$9,312	\$307,810	\$2,739,989

* Debt Free Status! Indicates point where accumulated assets exceed debt!

Investment Criteria	
Starting Principal	\$776
Rate of Return	8.000%
Number of Months	360
Monthly Investment	\$776

Investment Criteria	
Starting Principal	\$776
Rate of Return	10.000%
Number of Months	360
Monthly Investment	\$776

Investment Criteria	
Starting Principal	\$776
Rate of Return	12.000%
Number of Months	360
Monthly Investment	\$776

Benefits	
By year 13, asset accumulation will exceed debt. By year 30, yearly income will exceed \$88,893 with an asset account of \$1,165,005.	

Benefits	
By year 13, asset accumulation will exceed debt. By year 30, yearly income will exceed \$167,244 with an asset account of \$1,769,532.	

Benefits	
By year 12, asset accumulation will exceed debt. By year 30, yearly income will exceed \$307,810 with an asset account of \$2,739,989.	

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