

# 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 make an informed decision when selecting your home loan.

## FOLLOW THESE 3 SIMPLE STEPS:

1. Review the summary of your loans. Details for each program can be found on the second page.
2. Next, review the Total Cost Analysis for each loan so that you can compare which program might be right for your financial situation.\*
3. Finally, review the suggested DebtFree plan to see how you can save thousands on your loan. Also, you can review the Monthly Tax Benefits.

## Total Cost Analysis

Preferred Client  
123 Good Decision Lane  
Prosperity, CA 900771234

### SUMMARY

This Summary table displays information on up to four loan programs, including their respective fees and monthly payments.

Each program shows a first mortgage, and possibly a second mortgage.

Although this table will show you which loan will provide you the lowest payment, such a loan may not be the right loan for your financial situation.\*

		Program 1	0 Points	1 Point	2 Points
<b>1st</b>	Loan Amount	\$0.00	\$300,000.00	\$300,000.00	\$300,000.00
	Interest Rate	0.000%	7.750%	7.500%	7.250%
	Term (months)	360	360	360	360
	<b>P&amp;I</b>	\$0	\$2,149	\$2,098	\$2,047
	<b>MI</b>	\$0	\$0	\$0	\$0
<b>2nd</b>	Loan Amount	\$0.00	\$0.00	\$0.00	\$0.00
	Interest Rate	0.000%	0.000%	0.000%	0.000%
	Term (months)	180	180	180	180
	<b>P&amp;I</b>	\$0	\$0	\$0	\$0
<b>Totals</b>	Total Payment	\$0	\$2,149	\$2,098	\$2,047
	<b>Net Savings</b>	\$0	\$0	\$52	\$103

### TOTAL COST ANALYSIS

A true loan comparison cannot be made simply by comparing the payments that a loan offers. There are various other fees and issues which effect the 'overall cost' of a loan. The table at the right analyzes the difference in total overall cost of your home loan.

Evaluating the total cost is the key to selecting the lowest cost mortgage for your individual needs.\*

Months: 84		Program 1	0 Points	1 Point	2 Points
	Total Payment	\$0	\$187,088	\$187,122	\$187,112
	Principal Paid	\$0	\$32,180	\$38,802	\$45,242
	Int / MI Paid	\$0	\$154,908	\$148,320	\$141,870
	Balance Left	\$0	\$267,820	\$261,198	\$254,758
	Closing & Pts.	\$0	\$3,200	\$6,200	\$9,200
	<b>Total Cost</b>	\$0	\$158,108	\$154,520	\$151,070
	<b>Net Savings</b>	\$0	\$0	\$3,588	\$7,037

### TERM REDUCTION

You can become debt-free faster by applying a few more dollars each and every month towards the principal of your mortgage loan. Additionally, these consistent pre-payments may also save you thousands and thousands of dollars in interest savings over the life of your loan.\*

Equity Increase		Program 1	0 Points	1 Point	2 Points
<b>1st</b>	Reduction	\$0	\$78	\$130	\$181
	7 years	\$0	\$8,663	\$14,304	\$19,731
	10 years	\$0	\$14,072	\$23,131	\$31,763
	15 years	\$0	\$26,401	\$43,045	\$58,634
<b>Totals</b>	Debt Free in	0.0 yrs.	26.4 yrs.	24.7 yrs.	23.3 yrs.
	Interest Saved	\$0	\$68,093	\$96,126	\$115,363

### MONTHLY TAX BENEFIT

Consider the tax benefits of your home mortgage. By consolidating your non-tax deductible debt (credit cards, etc.) into your mortgage, you can save \$\$\$\$. This is just an estimate - contact your tax consultant for advice.

Tax Brac: 33%		Program 1	0 Points	1 Point	2 Points
	1st Mortgage	\$0	\$639	\$619	\$598
	2nd Mortgage	\$0	\$0	\$0	\$0
	Property Tax	\$0	\$0	\$0	\$0
	<b>Total Monthly</b>	\$0	\$639	\$619	\$598
	<b>Net Savings</b>	\$0	\$41	\$21	\$0

\* 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 enticement to purchase any securities, mortgages or real estate investments. The examples contained in this report are hypothetical. Actual results will vary on an individual basis can be affected by various factors.

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## DETAIL

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

	Program 1		0 Points		1 Point		2 Points	
Value	\$0		\$400,000		\$400,000		\$400,000	
Equity (%)	0.000%	0.000%	25.000%	0.000%	25.000%	0.000%	25.000%	0.000%
	1st Mtg.	2nd Mtg.	1st Mtg.	2nd Mtg.	1st Mtg.	2nd Mtg.	1st Mtg.	2nd Mtg.
Loan Amount	\$0	\$0	\$300,000	\$0	\$300,000	\$0	\$300,000	\$0
Loan Type	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Interest Rate	0.000%	0.000%	7.750%	0.000%	7.500%	0.000%	7.250%	0.000%
Term	360	180	360	180	360	180	360	180
Closing	\$0	\$0	\$3,200	\$0	\$3,200	\$0	\$3,200	\$0
Points	0.000%	0.000%	0.000%	0.000%	1.000%	0.000%	2.000%	0.000%
Principal & Int.	\$0	\$0	\$2,149	\$0	\$2,098	\$0	\$2,047	\$0
Mtg. Ins.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total P&amp;I</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,149</b>	<b>\$0</b>	<b>\$2,098</b>	<b>\$0</b>	<b>\$2,047</b>	<b>\$0</b>
Index								
Margin								
LifeCap								
Scenario								
First Adj Cap								
First Adj Per								
Adj Cap								
Adj Per								
HOA	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Haz Ins.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Prop Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Pymt. Adjust.</b>								
Make Full Pymt?								
Adj Cap%								
Adj Period (Mos)								
Recast Pd/Stop								
Max Balance								
<b>Total PITI</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,149</b>	<b>\$0</b>	<b>\$2,098</b>	<b>\$0</b>	<b>\$2,047</b>	<b>\$0</b>
Term Reduction	\$0	\$0	\$78	\$0	\$130	\$0	\$181	\$0
<b>PITI &amp; Equity</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,227</b>	<b>\$0</b>	<b>\$2,228</b>	<b>\$0</b>	<b>\$2,228</b>	<b>\$0</b>
Asset A. IntRate	0.000%	0.000%	8.000%	8.000%	8.000%	8.000%	8.000%	8.000%
Asset A. Open	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## 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.

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All rates are subject to income and credit qualifications. Rates subject to change.

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**If you have any friends or family that would like to receive this report , please call us to**