

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 Debt Free or Asset Accum. plan to see how you can save thousands on your loan. Also, you can review the MONTHLY TAX BENEFITS.

Total Cost Analysis

Our Client
123 Any Street
This Town, MO 63303

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.*

		30 Year No Pts	30 Yr 1 Pt	5 Yr Fixed	5 Yr. Int. Only
1st	Loan Amount	\$150,000	\$150,000	\$150,000	\$150,000
	Interest Rate	5.875%	5.500%	5.250%	5.500%
	Term (months)	360	360	360	Int. Only
	P&I	\$887	\$852	\$828	\$688
	MI	\$0	\$0	\$0	\$0
2nd	Loan Amount	\$0	\$0.00	\$0.00	\$0.00
	Interest Rate	0.000%	0.000%	0.000%	0.000%
	Term (months)	180	180	180	180
	P&I	\$0	\$0	\$0	\$0
Totals	Total Payment	\$887	\$852	\$828	\$688
	Net Savings	\$0	\$36	\$59	\$200

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: 60	30 Year No Pts	30 Yr 1 Pt	5 Yr Fixed	5 Yr. Int. Only
Total Payment	\$53,238	\$51,101	\$49,698	\$41,250
Principal Paid	\$10,636	\$11,309	\$11,776	\$0
Int / MI Paid	\$42,603	\$39,792	\$37,923	\$41,250
Balance Left	\$139,364	\$138,691	\$138,224	\$150,000
Closing & Pts.	\$2,500	\$4,000	\$2,900	\$2,900
Total Cost	\$45,103	\$43,792	\$40,823	\$44,150
Net Savings	\$0	\$1,311	\$4,280	\$953

ASSET ACCUMULATION

You can become debt free faster by placing a few dollars each and every month into an annuity or investment account that may eventually accumulate total assets exceeding your debt.*

Asset Accumulation		30 Year No Pts	30 Yr 1 Pt	5 Yr Fixed	5 Yr. Int. Only
1st	Accumulation	\$0	\$36	\$59	\$200
	5 years	\$0	\$2,628	\$4,308	\$14,602
	10 years	\$0	\$6,303	\$10,331	\$35,019
	15 years	\$0	\$11,513	\$18,869	\$63,962
Totals	Assets > Debt	30.0 yrs.	26.5 yrs.	24.7 yrs.	24.1 yrs.
	Accum. Assets	\$0	\$44,211	\$72,457	\$245,617
2nd	Reduction	\$0	\$0	\$0	\$0
	0 years	\$0	\$0	\$0	\$0
Totals	Debt Free In:	0.0 yrs.	0.0 yrs.	0.0 yrs.	0.0 yrs.
	Interest Saved:	\$0	\$0	\$0	\$0

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%	30 Year No Pts	30 Yr 1 Pt	5 Yr Fixed	5 Yr. Int. Only
1st Mortgage	\$242	\$227	\$217	\$227
2nd Mortgage	\$0	\$0	\$0	\$0
Property Tax	\$0	\$0	\$0	\$0
Total Monthly	\$242	\$227	\$217	\$227
Net Savings	\$26	\$10	\$0	\$10

* NOTICE: Information provided is time-sensitive material. Rates, programs, fees and points are subject to change without notice. If you are applying for an Adjustable Rate Mortgage, payments and interest rates will change. Payments, interest rates, and loan balances are estimates only. Your amount may be different. This is not a loan commitment, nor is it a guarantee of any kind. This comparison is based solely on estimated figures and information available at the time of preparation.