Total Cost Analysis }

See how selecting the right mortgage program can make a life changing difference in your financial future.

Mortgage Solutions Now

The Professional's Choice

Total Cost Analysis }

Our exclusive total cost analysis shows you how to save thousands on your home mortgage. That is why smart homeowners insist on having a total cost analysis performed before they make a decision on a home mortgage.

- Loan Summary Finally! Now you can compare four loan options side by side. You can see the loan amount, interest rates, loan terms and monthly payments.
- 2 Total Payments Which of your loan options has the lowest monthly payment? This feature will give you the answer.
- 3 Term of Comparison It's critical for you to analyze different loans based on how long you plan to live in the home. Knowing the answer to this can save you thousands of dollars.
- Total Cost Analysis How can you possibly keep track of all the subtle differences in cost between loan programs? This section does it for you. We help you calculate your total monthly payments, principal paid, total interest cost, total closing cost and loan balance left at the end of the determined term—on four loans simultaneously.
- Total Cost There is only one question you should ask a lender—and it isn't which loan has the lowest interest rate or fees. Instead ask, "What is the lowest total cost loan over the time I plan to stay in the home?" The difference between those two questions can save you many thousands of dollars. This section gives you the true bottom-line answer.
- Mortgage Plan with Asset Accumulation This section integrating the mortgage decision into your overall financial plan to help you make an informed decision based on your assumptions.
 - Net Worth This section reflects your Net Worth based on your homes appreciation and investment growth assumptions.

		help you	urpose of this an I make an inform selecting your h	ed decision	Prepared by Neil Armstrony Date prepared 4/29/2005	
Total Cost Analysis Nel Armstrong 123 Sunset Lane Bel Air, CA 90077		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 as that you can compare which program might be right for your financial stuation. ⁴ 3. Finally, review the suggested Dett Free or Asset Accum, plan to see how you can sav thousands on your loan. Also, you can review the MONTHLY TAX BENEFITS.				
SUMMARY			30 Fix 1 Pt	30 Fix 0 Pts	5 Yr I/O 1 Pt	5 Yr I/O 0 Pt
and an according to accord	15		\$280,000	\$280,000	\$280,000	\$280,000
This summary table displays information on up to four		Interest Rate	6.125%	6.375%	5.250%	5.875%
Ioan programs, including their respective fees and monthly payments.		Term (months)	360	360	Int. Only	Int. Only
		P&I	\$1,701	\$1,747	\$1,225	\$1,371
Each program shows a first mortgage, and possibly a second mortgage.		MI	\$0	\$0	\$0	\$0
		Loren American	00	80	80	20
Although this table will show you which loan will provide you the lowest payment, such a loan may not be the right	<u>2nd</u>	Loan Amount Interest Rate	\$0 0.000%	\$0 0.000%	\$0 0.000%	\$0 0.000%
loan for your financial situation.*		Term (months)	Int. Only	Int. Only	Int. Only	Int. Only
		P&I	\$0	so	so	\$0
	Totals		\$1,701	\$1,747	\$1,225	\$1,371
	Totals	Net Savings	\$46	\$1,747	\$522	\$376
Tanala iku / kenasaka dalekin misaka kat	-					
TOTAL COST ANALYSIS		Months: 60	30 Fix 1 Pt	30 Fix 0 Pts	5 Yr I/O 1 Pt	5 Yr I/O 0 Pt
A true loan comparison cannot be made simply by		Total Payment Principal Paid	\$102,079 \$19,049	\$104,810 \$18,269	\$73,500 \$0	\$82,250 \$0
comparing the payments that a loan offers. There are various other fees and issues which effect the overall		Int / MI Paid	\$19,049 \$83,030	\$18,269	\$73,500	\$82,250
cost of a loan. The table at the right analyzes the		Balance Left	\$260,951	\$261,731	\$280,000	\$280,000
difference in total overall cost of your home loan.		Closing & Pts.	\$5,900	\$5,900	\$5,900	\$5,900
Part and a first state of the fi		Total Cost	\$88,930	\$92.441	\$79,400	\$88,150
Evaluating the total cost is the key to selecting the lowest cost mortgage for your individual needs.*		Net Savings	\$3,511	\$0	\$13,041	\$4,291
This Mortgage Plan is designed to help you make an		ontly Amount	\$46	\$0	\$522	
	10	t. Rate	8%	0%	8%	\$376
informed decision on a mortgage integrated with your overall financial plan. This example displays an estimated Real					8%	8%
financial plan. This example displays an estimated Real Estate value combined with potential investment account	H	ome Value	\$350,000	\$350,000	8% \$350,000	8% \$350,000
financial plan. This example displays an estimated Real) Hi	ome Value oan Balance			8%	8%
financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.*) Hi Lo	ome Value oan Balance quity	\$350,000 \$269,275 \$80,725	\$350,000 \$269,741 \$80,259	8% \$350,000 \$280,000 \$70,000	8% \$350,000 \$280,000 \$70,000
financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.*		ome Value pan Balance quity ccum. Total	\$350,000 \$269,275 \$80,725 \$1,923	\$350,000 \$269,741 \$80,259 \$0	8% \$350,000 \$280,000 \$70,000 \$21,823	8% \$350,000 \$280,000 \$70,000 \$15,719
financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.*		ome Value xan Balance quity ccum. Total et Worth	\$350,000 \$269,275 \$80,725 \$1,923 \$82,648	\$350,000 \$269,741 \$80,259 \$0 \$80,259	8% \$350,000 \$280,000 \$70,000 \$21,823 \$91,823	8% \$350,000 \$280,000 \$70,000 \$15,719 \$85,719
financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.*	THE LE ME AN INTERNET	ome Value van Balance quity ccum. Total et Worth ome Value	\$350,000 \$269,275 \$80,725 \$1,923 \$82,648 \$350,000	\$350,000 \$269,741 \$80,259 \$0 \$80,259 \$350,000	8% \$350,000 \$280,000 \$70,000 \$21,823 \$91,823 \$350,000	8% \$350,000 \$280,000 \$70,000 \$15,719 \$85,719 \$350,000
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26081 Merit Circle, Suite 119, Laguna Hills, CA 92653 Fax: (949) 203-2845 Toll Free: (800) 313-3369 Email: Info@MortgageSolutionsNow.com Web Site: www.MortgageSolutionsNow.com

monthly savings that tax benefits can bring you. We advise that you give this information to a tax consutant for an even more accurate

picture.