

Office of Jessie J. Beaudoin

Your Mortgage Professional for Life
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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

Neil Armstrong
 123 Sunset Lane
 Bel Air, 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	26.92 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 First	360	6.750%	\$220,000	\$1,427	\$408
2nd New Second	180	9.875%	\$55,000	\$587	\$149
Totals:			\$275,000	\$2,014	\$558

PAYMENT SAVINGS

Savings based on our Debt Free proposal

Savings	Monthly	Quarterly	Annually
Before	\$3,095	\$9,285	\$37,141
After	\$2,014	\$6,041	\$24,165
Totals:	\$1,081	\$3,244	\$12,976

TERM REDUCTION

Suggestions to become Debt Free quicker!

Pre-Payment	Years	Equity Increase
\$1,081	5.0	\$76,893
	7.7	\$129,796
	10.0	\$184,553
Loan Paid Off:	10.1	\$209,613

Interest Savings

ASSET ACCUMULATION

Savings based on our current recommendations

Asset Specs.	Benefit After x yrs.	
Opening Balance	\$1,081	7 \$123,083
Rate	8.000%	15 \$377,642
Payment	\$1,081	30 \$1,622,900

TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$599	\$1,796	\$7,182
After	\$558	\$1,673	\$6,693
Savings	(\$41)	(\$122)	(\$490)

NOTES

Up to 100% Purchase or Cash-Out Bill consolidation loans available with no PMI for loans up to \$500,000!

Learn how small changes in your debt structure can make a life changing difference in your financial future.

If you know of anyone that may be interested in refinancing their mortgage(s) or buying a new home or investment property, please refer them to us as your referrals are truly appreciated! With a simple phone call, you can apply for a loan, get advance loan approval, and lock in your interest rate! Please feel free to call me or my assistant, Monica Hernandez anytime! Our office: (800) 931-7377

We can assist you with financing to purchase a home or for mortgage refinances. We do Jumbo, Conventional, CalPERS, FHA, VA, and Construction loans.

If you have any co-workers, 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. 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.