TOTAL COST ANALYSIS

Prepared by Evan Swanson September 20, 2010

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			SUMMARY		
	Program Name	Current	30yr-4.75%	Program 3	Program 4
1ST MTG.	Loan Amount	\$246,484	\$246,500	\$0	\$0
	Interest Rate	5%	4.75%	0%	0%
	Term (months)	360	360	0	0
	Payment	\$1,610	\$1,286	\$0	\$0
	Mtg. Ins.	\$0	\$0	\$0	\$0
	Monthly Pmt.	\$1,610	\$1,286	\$0	\$0
	Net Savings	\$0	\$325	\$0	\$0
	Total Cash To Close	\$100,000	\$156,800	\$0	\$0

SUMMARY

This Section overviews your monthly payments for each prospective Mortgage Plan. Please note, the payments shown do not include any Escrows that may be collected with your payment.

Current value \$400,000, appreciation assumption 2%

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S	Program Name	Current	30yr-4.75%	Program 3	Program 4
YSI:	Total Payment	\$57,977	\$46,291	\$0	\$0
⊢	Principal Paid	\$22,611	\$11,974	\$0	\$0
ANAL	Int & MI Paid	\$35,366	\$34,317	\$0	\$0
IS /	Balance Left	\$223,873	\$234,526	\$0	\$0
亡	Closing & Points	\$0	\$3,300	\$0	\$0
NOW	Total Cost	\$35,366	\$37,617	\$0	\$0
36 N	Net Savings	\$2,251	\$0	\$0	\$0

MORTGAGE DI AN WITH ASSET ACCUMULATION

TOTAL COST ANALYSIS

One of the most important metrics to consider when selecting the right Mortgage Plan for you, is how long you plan on living in the home or what is your loan retention time going to be. The table on the left compares the true total cost of each mortgage plan based on a pre determined comparison period.

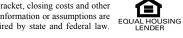
	MC	JRIGAGE PLAT	WIIHASSELA	COMULATION	
	Program Name	Current	30yr-4.75%	Program 3	Program 4
	Opening Balance	\$0	\$0	\$0	\$0
	Monthly Amount	\$0	\$0	\$0	\$0
	Rate of Return	0%	0%	0%	0%
3 YEAKS	Home Value	\$424,483	\$424,483	\$0	\$0
	Loan Balance	\$223,873	\$234,526	\$0	\$0
	Equity	\$200,610	\$189,957	\$0	\$0
	Accum. Total	\$0	\$0	\$0	\$0
	Net Worth	\$200,610	\$189,957	\$0	\$0
5 YEAKS	Home Value	\$441,632	\$441,632	\$0	\$0
	Loan Balance	\$206,805	\$225,543	\$0	\$0
	Equity	\$234,827	\$216,089	\$0	\$0
	Accum. Total	\$0	\$0	\$0	\$0
	Net Worth	\$234,827	\$216,089	\$0	\$0
	Freedom Point	19.83 yrs.	30.00 yrs.	0 yrs.	0 yrs.

MORTGAGE PLAN WITH ASSET ACCUMULATION

This Mortgage Plan is designed to help you make an informed decision on a mortgage integrated with your overall financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.

Based on the 2 metrics listed above, the Mortgage Plan in column titled 'Current' has the potential to create the most wealth in 3 yrs.

Based on the 2 metrics listed above, the Mortgage Plan in column titled 'Current' has the potential to create the most wealth in 5 yrs.



NOTICE AND DISCLAIMER : The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor; all of which might change over time. If the information or assumptions are not correct or change, then the results above will change. Your advisor will provide additional information about costs, fees and other information required by state and federal law.