

Equity Comparison Sample Report

Thank you for purchasing your Equity Advantage™ Summary Report. This "COMPARISON" provides information regarding your "Current" financial position as compared to results projected using the Equity Advantage™ program.

To view your "Report" [click here](#).

Based on the information you provided, you could be debt free in 2 years AND 9 months!

If projected payoff result is 12 or more years please review your [Personal Profile](#) for any mis-entered or inaccurate information. Pay close attention to the monthly Profit / Loss (P/L) number in the lower left corner of your [Personal Profile](#). Monthly P/L is affected by any payment, expense or income figure listed in the profile. If your P/L is reporting as a negative number you need to re-examine your profile carefully and make adjustments to income, monthly debt payments or monthly expenses accordingly. This is a very common error. Other variables affecting projected outcome or implementation recommendations could be improper appraised value or mortgage balance(s). Make sure these are accurate.

Reviewing your [Summary Report](#) in conjunction with the [Comparison Report](#)

Below you will find an amortization table of your current loan. When reviewing this information you need to compare it to the [Summary Report](#) you just purchased. You can view the Summary Report by [clicking here](#).

To get the full breadth of the impact of the Equity Advantage™ program you need to compare it to your current conventional mortgage. Pay close attention to the year-by-year comparison of where you will be if continuing with your conventional loan compared to the results of the Equity Advantage™. Pay very close attention to where you will be with your conventional loan compared to where you could be debt free with the Equity Advantage™ (see pink highlight bar below). Taking an inside view of your current loan might be a little hard to swallow and the Equity Advantage™ program might seem too good to be true, but the Truth is in the Proof™. [Click here to email current customers](#) for referrals and/or testimonials.

Normal course of events for further interaction with TruthInEquity.com are as follows:

Your information has been received and will be reviewed by a specialist
If you meet our qualifications, a specialist will contact you.
Program and Comparison results will be discussed in greater detail if mutual benefit to schedule an online meeting exists.

Equity Comparison

In the conventional approach you have been practicing over the past 57 months you have paid approximately \$16,331.07 toward principal, \$55,485.51 toward interest and you will still owe approximately \$208,668.93.

Please note, the displayed monthly payment and remaining balance may not reflect exactly what was provided in the Personal Profile. The following dynamics may result in conflicting results:

- You may have included the monthly tax and insurance premiums in your monthly payment.
- Your current monthly payment includes PMI (Private Mortgage Insurance).
- You may have paid more toward principal during the course of normal conventional approach.

Based on the information you provided, with the Equity Advantage™ program you will be completely debt free at the 33 month mark. You will have total freedom and authority of all available equity, never be faced with another refinance and save \$162,817.50 in interest cost compared to your current conventional loan.

A conventional mortgage amortization schedule is displayed below. The key elements to focus on are:

- Compare the principal and interest payment columns. In the 10 to 20 year span, more of your money is going toward interest.
- No matter how much you pay toward principal the monthly payment does not change. Why is that?
- By paying more toward principal you will certainly shorten the term on your mortgage, but to what advantage? There will not be any immediate realization of savings. You have to continue making payments based on the original loan amount and not the new lower principal.
- Additional monies paid toward principal compromises your monthly cash flow. No immediate savings can be realized. Where does that additional amount paid toward principal come from? A raise in income? Cutting down on expenses?

We look forward to scheduling an online meeting and discussing the results of our analysis. Using the 'Truth In Equity' Equity Advantage™ approach will have you debt free in 33 months.

The Equity Advantage™ program affords many benefits, including the ability to payoff your home loan in a very short period of time, complete liquidity of your funds and more efficient use of your money. This is step one in an overall plan of wealth management.

We look forward to working with you to help you get more out of what you own and what you earn™.

Month	Rate	Payment	Principal	Interest	Balance
1	5.375%	\$1,259.94	\$252.13	\$1,007.81	\$224,747.87
2	5.375%	\$1,259.94	\$505.38	\$2,014.50	\$224,494.61
3	5.375%	\$1,259.94	\$759.78	\$3,020.04	\$224,240.22
4	5.375%	\$1,259.94	\$1,015.31	\$4,024.45	\$223,984.69
5	5.375%	\$1,259.94	\$1,271.98	\$5,027.72	\$223,728.01
6	5.375%	\$1,259.94	\$1,529.81	\$6,029.83	\$223,470.19
7	5.375%	\$1,259.94	\$1,788.79	\$7,030.79	\$223,211.21
8	5.375%	\$1,259.94	\$2,048.93	\$8,030.59	\$222,951.07
9	5.375%	\$1,259.94	\$2,310.23	\$9,029.23	\$222,689.77
10	5.375%	\$1,259.94	\$2,572.71	\$10,026.69	\$222,427.29
11	5.375%	\$1,259.94	\$2,836.36	\$11,022.98	\$222,163.64
12	5.375%	\$1,259.94	\$3,101.19	\$12,018.09	\$221,898.81
13	5.375%	\$1,259.94	\$3,367.21	\$13,012.01	\$221,632.79
14	5.375%	\$1,259.94	\$3,634.42	\$14,004.74	\$221,365.58
15	5.375%	\$1,259.94	\$3,902.82	\$14,996.28	\$221,097.17
16	5.375%	\$1,259.94	\$4,172.43	\$15,986.61	\$220,827.56
17	5.375%	\$1,259.94	\$4,443.25	\$16,975.73	\$220,556.74
18	5.375%	\$1,259.94	\$4,715.28	\$17,963.64	\$220,284.71
19	5.375%	\$1,259.94	\$4,988.53	\$18,950.33	\$220,011.46
20	5.375%	\$1,259.94	\$5,263.00	\$19,935.80	\$219,736.99
21	5.375%	\$1,259.94	\$5,538.70	\$20,920.04	\$219,461.29
22	5.375%	\$1,259.94	\$5,815.64	\$21,903.04	\$219,184.35
23	5.375%	\$1,259.94	\$6,093.81	\$22,884.81	\$218,906.17
24	5.375%	\$1,259.94	\$6,373.24	\$23,865.32	\$218,626.75
25	5.375%	\$1,259.94	\$6,653.91	\$24,844.59	\$218,346.08
26	5.375%	\$1,259.94	\$6,935.84	\$25,822.60	\$218,064.15
27	5.375%	\$1,259.94	\$7,219.04	\$26,799.34	\$217,780.96
28	5.375%	\$1,259.94	\$7,503.50	\$27,774.82	\$217,496.50
29	5.375%	\$1,259.94	\$7,789.24	\$28,749.02	\$217,210.76
30	5.375%	\$1,259.94	\$8,076.25	\$29,721.95	\$216,923.74
31	5.375%	\$1,259.94	\$8,364.55	\$30,693.59	\$216,635.44

32	5.375%	\$1,259.94	\$8,654.15	\$31,663.93	\$216,345.85
33	5.375%	\$1,259.94	\$8,945.04	\$32,632.98	\$216,054.96
34	5.375%	\$1,259.94	\$9,237.23	\$33,600.73	\$215,762.77
35	5.375%	\$1,259.94	\$9,530.74	\$34,567.16	\$215,469.27
36	5.375%	\$1,259.94	\$9,825.55	\$35,532.29	\$215,174.45
37	5.375%	\$1,259.94	\$10,121.69	\$36,496.09	\$214,878.31
38	5.375%	\$1,259.94	\$10,419.16	\$37,458.56	\$214,580.85
39	5.375%	\$1,259.94	\$10,717.95	\$38,419.71	\$214,282.05
40	5.375%	\$1,259.94	\$11,018.09	\$39,379.51	\$213,981.92
41	5.375%	\$1,259.94	\$11,319.57	\$40,337.97	\$213,680.44
42	5.375%	\$1,259.94	\$11,622.40	\$41,295.08	\$213,377.61
43	5.375%	\$1,259.94	\$11,926.58	\$42,250.84	\$213,073.42
44	5.375%	\$1,259.94	\$12,232.13	\$43,205.23	\$212,767.87
45	5.375%	\$1,259.94	\$12,539.05	\$44,158.25	\$212,460.95
46	5.375%	\$1,259.94	\$12,847.34	\$45,109.90	\$212,152.66
47	5.375%	\$1,259.94	\$13,157.01	\$46,060.17	\$211,842.99
48	5.375%	\$1,259.94	\$13,468.07	\$47,009.05	\$211,531.93
49	5.375%	\$1,259.94	\$13,780.53	\$47,956.53	\$211,219.48
50	5.375%	\$1,259.94	\$14,094.38	\$48,902.62	\$210,905.63
51	5.375%	\$1,259.94	\$14,409.64	\$49,847.30	\$210,590.37
52	5.375%	\$1,259.94	\$14,726.31	\$50,790.57	\$210,273.70
53	5.375%	\$1,259.94	\$15,044.40	\$51,732.42	\$209,955.61
54	5.375%	\$1,259.94	\$15,363.91	\$52,672.85	\$209,636.10
55	5.375%	\$1,259.94	\$15,684.86	\$53,611.84	\$209,315.15
56	5.375%	\$1,259.94	\$16,007.24	\$54,549.40	\$208,992.77
57	5.375%	\$1,259.94	\$16,331.07	\$55,485.51	\$208,668.94
58	5.375%	\$1,259.94	\$16,656.34	\$56,420.18	\$208,343.66
59	5.375%	\$1,259.94	\$16,983.08	\$57,353.38	\$208,016.93
60	5.375%	\$1,259.94	\$17,311.27	\$58,285.13	\$207,688.73
61	5.375%	\$1,259.94	\$17,640.94	\$59,215.40	\$207,359.06
62	5.375%	\$1,259.94	\$17,972.09	\$60,144.19	\$207,027.92
63	5.375%	\$1,259.94	\$18,304.71	\$61,071.51	\$206,695.29
64	5.375%	\$1,259.94	\$18,638.83	\$61,997.33	\$206,361.17
65	5.375%	\$1,259.94	\$18,974.44	\$62,921.66	\$206,025.56
66	5.375%	\$1,259.94	\$19,311.56	\$63,844.48	\$205,688.44
67	5.375%	\$1,259.94	\$19,650.19	\$64,765.79	\$205,349.81
68	5.375%	\$1,259.94	\$19,990.33	\$65,685.59	\$205,009.67
69	5.375%	\$1,259.94	\$20,332.00	\$66,603.86	\$204,668.00
70	5.375%	\$1,259.94	\$20,675.20	\$67,520.60	\$204,324.80
71	5.375%	\$1,259.94	\$21,019.93	\$68,435.81	\$203,980.06
72	5.375%	\$1,259.94	\$21,366.21	\$69,349.47	\$203,633.78
73	5.375%	\$1,259.94	\$21,714.04	\$70,261.58	\$203,285.95
74	5.375%	\$1,259.94	\$22,063.43	\$71,172.13	\$202,936.56
75	5.375%	\$1,259.94	\$22,414.38	\$72,081.12	\$202,585.61
76	5.375%	\$1,259.94	\$22,766.91	\$72,988.53	\$202,233.08
77	5.375%	\$1,259.94	\$23,121.01	\$73,894.37	\$201,878.98
78	5.375%	\$1,259.94	\$23,476.70	\$74,798.62	\$201,523.29
79	5.375%	\$1,259.94	\$23,833.99	\$75,701.27	\$201,166.01
80	5.375%	\$1,259.94	\$24,192.87	\$76,602.33	\$200,807.13
81	5.375%	\$1,259.94	\$24,553.36	\$77,501.78	\$200,446.64
82	5.375%	\$1,259.94	\$24,915.47	\$78,399.61	\$200,084.53
83	5.375%	\$1,259.94	\$25,279.20	\$79,295.82	\$199,720.80

This is where
you should be
today in normal
principal/interest
payments.

84	5.375%	\$1,259.94	\$25,644.55	\$80,190.41	\$199,355.44
85	5.375%	\$1,259.94	\$26,011.55	\$81,083.35	\$198,988.45
86	5.375%	\$1,259.94	\$26,380.19	\$81,974.65	\$198,619.81
87	5.375%	\$1,259.94	\$26,750.47	\$82,864.31	\$198,249.52
88	5.375%	\$1,259.94	\$27,122.42	\$83,752.30	\$197,877.57
89	5.375%	\$1,259.94	\$27,496.04	\$84,638.62	\$197,503.96

This is where you would be debt free with the Equity Advantage. Notice in your conventional approach you still have the remaining payments, principal to pay off and additional interest cost.

90	5.375%	\$1,259.94	\$27,871.32	\$85,523.28	\$197,128.67
91	5.375%	\$1,259.94	\$28,248.29	\$86,406.25	\$196,751.70
92	5.375%	\$1,259.94	\$28,626.95	\$87,287.53	\$196,373.04
93	5.375%	\$1,259.94	\$29,007.30	\$88,167.12	\$195,992.69
94	5.375%	\$1,259.94	\$29,389.35	\$89,045.01	\$195,610.63
95	5.375%	\$1,259.94	\$29,773.12	\$89,921.18	\$195,226.86
96	5.375%	\$1,259.94	\$30,158.61	\$90,795.63	\$194,841.37
97	5.375%	\$1,259.94	\$30,545.82	\$91,668.36	\$194,454.16
98	5.375%	\$1,259.94	\$30,934.77	\$92,539.35	\$194,065.21
99	5.375%	\$1,259.94	\$31,325.46	\$93,408.60	\$193,674.52
100	5.375%	\$1,259.94	\$31,717.90	\$94,276.10	\$193,282.08
101	5.375%	\$1,259.94	\$32,112.09	\$95,141.85	\$192,887.88
102	5.375%	\$1,259.94	\$32,508.06	\$96,005.82	\$192,491.92
103	5.375%	\$1,259.94	\$32,905.79	\$96,868.03	\$192,094.18
104	5.375%	\$1,259.94	\$33,305.31	\$97,728.45	\$191,694.66
105	5.375%	\$1,259.94	\$33,706.62	\$98,587.08	\$191,293.35
106	5.375%	\$1,259.94	\$34,109.72	\$99,443.92	\$190,890.24
107	5.375%	\$1,259.94	\$34,514.64	\$100,298.94	\$190,485.33
108	5.375%	\$1,259.94	\$34,921.36	\$101,152.16	\$190,078.61
109	5.375%	\$1,259.94	\$35,329.91	\$102,003.55	\$189,670.06
110	5.375%	\$1,259.94	\$35,740.28	\$102,853.12	\$189,259.68
111	5.375%	\$1,259.94	\$36,152.50	\$103,700.84	\$188,847.47
112	5.375%	\$1,259.94	\$36,566.56	\$104,546.72	\$188,433.41
113	5.375%	\$1,259.94	\$36,982.47	\$105,390.75	\$188,017.49
114	5.375%	\$1,259.94	\$37,400.25	\$106,232.91	\$187,599.71
115	5.375%	\$1,259.94	\$37,819.90	\$107,073.20	\$187,180.06
116	5.375%	\$1,259.94	\$38,241.43	\$107,911.61	\$186,758.53
117	5.375%	\$1,259.94	\$38,664.85	\$108,748.13	\$186,335.11
118	5.375%	\$1,259.94	\$39,090.16	\$109,582.76	\$185,909.80
119	5.375%	\$1,259.94	\$39,517.38	\$110,415.48	\$185,482.58
120	5.375%	\$1,259.94	\$39,946.51	\$111,246.29	\$185,053.45
121	5.375%	\$1,259.94	\$40,377.57	\$112,075.17	\$184,622.40
122	5.375%	\$1,259.94	\$40,810.55	\$112,902.13	\$184,189.41
123	5.375%	\$1,259.94	\$41,245.48	\$113,727.14	\$183,754.49
124	5.375%	\$1,259.94	\$41,682.35	\$114,550.21	\$183,317.62
125	5.375%	\$1,259.94	\$42,121.18	\$115,371.32	\$182,878.79
126	5.375%	\$1,259.94	\$42,561.97	\$116,190.47	\$182,437.99

127	5.375%	\$1,259.94	\$43,004.74	\$117,007.64	\$181,995.22
128	5.375%	\$1,259.94	\$43,449.50	\$117,822.82	\$181,550.47
129	5.375%	\$1,259.94	\$43,896.24	\$118,636.02	\$181,103.72
130	5.375%	\$1,259.94	\$44,344.99	\$119,447.21	\$180,654.97
131	5.375%	\$1,259.94	\$44,795.74	\$120,256.40	\$180,204.21
132	5.375%	\$1,259.94	\$45,248.52	\$121,063.56	\$179,751.43
133	5.375%	\$1,259.94	\$45,703.32	\$121,868.70	\$179,296.63
134	5.375%	\$1,259.94	\$46,160.16	\$122,671.80	\$178,839.79
135	5.375%	\$1,259.94	\$46,619.05	\$123,472.85	\$178,380.90
136	5.375%	\$1,259.94	\$47,079.99	\$124,271.85	\$177,919.96
137	5.375%	\$1,259.94	\$47,543.00	\$125,068.78	\$177,456.95
138	5.375%	\$1,259.94	\$48,008.08	\$125,863.64	\$176,991.87
139	5.375%	\$1,259.94	\$48,475.24	\$126,656.42	\$176,524.71
140	5.375%	\$1,259.94	\$48,944.50	\$127,447.10	\$176,055.45
141	5.375%	\$1,259.94	\$49,415.86	\$128,235.68	\$175,584.09
142	5.375%	\$1,259.94	\$49,889.32	\$129,022.16	\$175,110.62
143	5.375%	\$1,259.94	\$50,364.91	\$129,806.51	\$174,635.03
144	5.375%	\$1,259.94	\$50,842.64	\$130,588.72	\$174,157.31
145	5.375%	\$1,259.94	\$51,322.50	\$131,368.80	\$173,677.45
146	5.375%	\$1,259.94	\$51,804.50	\$132,146.74	\$173,195.44
147	5.375%	\$1,259.94	\$52,288.67	\$132,922.51	\$172,711.27
148	5.375%	\$1,259.94	\$52,775.01	\$133,696.11	\$172,224.93
149	5.375%	\$1,259.94	\$53,263.53	\$134,467.53	\$171,736.41
150	5.375%	\$1,259.94	\$53,754.23	\$135,236.77	\$171,245.71
151	5.375%	\$1,259.94	\$54,247.13	\$136,003.81	\$170,752.81
152	5.375%	\$1,259.94	\$54,742.24	\$136,768.64	\$170,257.70
153	5.375%	\$1,259.94	\$55,239.57	\$137,531.25	\$169,760.37
154	5.375%	\$1,259.94	\$55,739.12	\$138,291.64	\$169,260.82
155	5.375%	\$1,259.94	\$56,240.92	\$139,049.78	\$168,759.03
156	5.375%	\$1,259.94	\$56,744.96	\$139,805.68	\$168,254.99
157	5.375%	\$1,259.94	\$57,251.25	\$140,559.33	\$167,748.69
158	5.375%	\$1,259.94	\$57,759.82	\$141,310.70	\$167,240.12
159	5.375%	\$1,259.94	\$58,270.66	\$142,059.80	\$166,729.28
160	5.375%	\$1,259.94	\$58,783.79	\$142,806.61	\$166,216.15
161	5.375%	\$1,259.94	\$59,299.22	\$143,551.12	\$165,700.72
162	5.375%	\$1,259.94	\$59,816.96	\$144,293.32	\$165,182.98
163	5.375%	\$1,259.94	\$60,337.02	\$145,033.20	\$164,662.92
164	5.375%	\$1,259.94	\$60,859.41	\$145,770.75	\$164,140.53
165	5.375%	\$1,259.94	\$61,384.13	\$146,505.97	\$163,615.80
166	5.375%	\$1,259.94	\$61,911.21	\$147,238.83	\$163,088.72
167	5.375%	\$1,259.94	\$62,440.65	\$147,969.33	\$162,559.28
168	5.375%	\$1,259.94	\$62,972.46	\$148,697.46	\$162,027.47
169	5.375%	\$1,259.94	\$63,506.65	\$149,423.21	\$161,493.28
170	5.375%	\$1,259.94	\$64,043.23	\$150,146.57	\$160,956.70
171	5.375%	\$1,259.94	\$64,582.22	\$150,867.52	\$160,417.71
172	5.375%	\$1,259.94	\$65,123.62	\$151,586.06	\$159,876.31
173	5.375%	\$1,259.94	\$65,667.45	\$152,302.17	\$159,332.48
174	5.375%	\$1,259.94	\$66,213.71	\$153,015.85	\$158,786.22
175	5.375%	\$1,259.94	\$66,762.42	\$153,727.08	\$158,237.51
176	5.375%	\$1,259.94	\$67,313.59	\$154,435.85	\$157,686.34
177	5.375%	\$1,259.94	\$67,867.23	\$155,142.15	\$157,132.70
178	5.375%	\$1,259.94	\$68,423.34	\$155,845.98	\$156,576.58
179	5.375%	\$1,259.94	\$68,981.95	\$156,547.31	\$156,017.97

This is where
you state you
are in your
current loan.

180	5.375%	\$1,259.94	\$69,543.06	\$157,246.14	\$155,456.86
181	5.375%	\$1,259.94	\$70,106.68	\$157,942.46	\$154,893.24
182	5.375%	\$1,259.94	\$70,672.83	\$158,636.25	\$154,327.09
183	5.375%	\$1,259.94	\$71,241.51	\$159,327.51	\$153,758.41
184	5.375%	\$1,259.94	\$71,812.74	\$160,016.22	\$153,187.18
185	5.375%	\$1,259.94	\$72,386.53	\$160,702.37	\$152,613.39
186	5.375%	\$1,259.94	\$72,962.89	\$161,385.95	\$152,037.03
187	5.375%	\$1,259.94	\$73,541.83	\$162,066.95	\$151,458.09
188	5.375%	\$1,259.94	\$74,123.36	\$162,745.36	\$150,876.56
189	5.375%	\$1,259.94	\$74,707.50	\$163,421.16	\$150,292.42
190	5.375%	\$1,259.94	\$75,294.26	\$164,094.34	\$149,705.67
191	5.375%	\$1,259.94	\$75,883.64	\$164,764.90	\$149,116.29
192	5.375%	\$1,259.94	\$76,475.66	\$165,432.82	\$148,524.27
193	5.375%	\$1,259.94	\$77,070.34	\$166,098.08	\$147,929.60
194	5.375%	\$1,259.94	\$77,667.68	\$166,760.68	\$147,332.26
195	5.375%	\$1,259.94	\$78,267.69	\$167,420.61	\$146,732.25
196	5.375%	\$1,259.94	\$78,870.39	\$168,077.85	\$146,129.55
197	5.375%	\$1,259.94	\$79,475.79	\$168,732.39	\$145,524.15
198	5.375%	\$1,259.94	\$80,083.91	\$169,384.21	\$144,916.04
199	5.375%	\$1,259.94	\$80,694.74	\$170,033.32	\$144,305.20
200	5.375%	\$1,259.94	\$81,308.32	\$170,679.68	\$143,691.63
201	5.375%	\$1,259.94	\$81,924.64	\$171,323.30	\$143,075.31
202	5.375%	\$1,259.94	\$82,543.72	\$171,964.16	\$142,456.23
203	5.375%	\$1,259.94	\$83,165.57	\$172,602.25	\$141,834.38
204	5.375%	\$1,259.94	\$83,790.21	\$173,237.55	\$141,209.74
205	5.375%	\$1,259.94	\$84,417.65	\$173,870.05	\$140,582.30
206	5.375%	\$1,259.94	\$85,047.90	\$174,499.74	\$139,952.05
207	5.375%	\$1,259.94	\$85,680.97	\$175,126.61	\$139,318.98
208	5.375%	\$1,259.94	\$86,316.88	\$175,750.64	\$138,683.07
209	5.375%	\$1,259.94	\$86,955.63	\$176,371.83	\$138,044.31
210	5.375%	\$1,259.94	\$87,597.25	\$176,990.15	\$137,402.69
211	5.375%	\$1,259.94	\$88,241.74	\$177,605.60	\$136,758.20
212	5.375%	\$1,259.94	\$88,889.11	\$178,218.17	\$136,110.82
213	5.375%	\$1,259.94	\$89,539.39	\$178,827.83	\$135,460.54
214	5.375%	\$1,259.94	\$90,192.58	\$179,434.58	\$134,807.35
215	5.375%	\$1,259.94	\$90,848.70	\$180,038.40	\$134,151.23
216	5.375%	\$1,259.94	\$91,507.75	\$180,639.29	\$133,492.18
217	5.375%	\$1,259.94	\$92,169.76	\$181,237.22	\$132,830.17
218	5.375%	\$1,259.94	\$92,834.73	\$181,832.19	\$132,165.20
219	5.375%	\$1,259.94	\$93,502.68	\$182,424.18	\$131,497.25
220	5.375%	\$1,259.94	\$94,173.62	\$183,013.18	\$130,826.31
221	5.375%	\$1,259.94	\$94,847.57	\$183,599.17	\$130,152.36
222	5.375%	\$1,259.94	\$95,524.53	\$184,182.15	\$129,475.39
223	5.375%	\$1,259.94	\$96,204.53	\$184,762.09	\$128,795.39
224	5.375%	\$1,259.94	\$96,887.57	\$185,338.99	\$128,112.35
225	5.375%	\$1,259.94	\$97,573.68	\$185,912.82	\$127,426.25
226	5.375%	\$1,259.94	\$98,262.85	\$186,483.59	\$126,737.07
227	5.375%	\$1,259.94	\$98,955.11	\$187,051.27	\$126,044.81
228	5.375%	\$1,259.94	\$99,650.48	\$187,615.84	\$125,349.45
229	5.375%	\$1,259.94	\$100,348.96	\$188,177.30	\$124,650.97
230	5.375%	\$1,259.94	\$101,050.56	\$188,735.64	\$123,949.36
231	5.375%	\$1,259.94	\$101,755.31	\$189,290.83	\$123,244.61
232	5.375%	\$1,259.94	\$102,463.22	\$189,842.86	\$122,536.70
233	5.375%	\$1,259.94	\$103,174.30	\$190,391.72	\$121,825.62
234	5.375%	\$1,259.94	\$103,888.56	\$190,937.40	\$121,111.36
235	5.375%	\$1,259.94	\$104,606.02	\$191,479.88	\$120,393.90

236	5.375%	\$1,259.94	\$105,326.70	\$192,019.14	\$119,673.22
237	5.375%	\$1,259.94	\$106,050.60	\$192,555.18	\$118,949.32
238	5.375%	\$1,259.94	\$106,777.75	\$193,087.97	\$118,222.17
239	5.375%	\$1,259.94	\$107,508.15	\$193,617.51	\$117,491.77
240	5.375%	\$1,259.94	\$108,241.82	\$194,143.78	\$116,758.10
241	5.375%	\$1,259.94	\$108,978.78	\$194,666.76	\$116,021.14
242	5.375%	\$1,259.94	\$109,719.05	\$195,186.43	\$115,280.88
243	5.375%	\$1,259.94	\$110,462.62	\$195,702.80	\$114,537.30
244	5.375%	\$1,259.94	\$111,209.53	\$196,215.83	\$113,790.39
245	5.375%	\$1,259.94	\$111,959.79	\$196,725.51	\$113,040.14
246	5.375%	\$1,259.94	\$112,713.40	\$197,231.84	\$112,286.53
247	5.375%	\$1,259.94	\$113,470.39	\$197,734.79	\$111,529.54
248	5.375%	\$1,259.94	\$114,230.77	\$198,234.35	\$110,769.16
249	5.375%	\$1,259.94	\$114,994.56	\$198,730.50	\$110,005.37
250	5.375%	\$1,259.94	\$115,761.76	\$199,223.24	\$109,238.16
251	5.375%	\$1,259.94	\$116,532.41	\$199,712.53	\$108,467.52
252	5.375%	\$1,259.94	\$117,306.50	\$200,198.38	\$107,693.42
253	5.375%	\$1,259.94	\$118,084.06	\$200,680.76	\$106,915.86
254	5.375%	\$1,259.94	\$118,865.11	\$201,159.65	\$106,134.81
255	5.375%	\$1,259.94	\$119,649.65	\$201,635.05	\$105,350.27
256	5.375%	\$1,259.94	\$120,437.71	\$202,106.93	\$104,562.21
257	5.375%	\$1,259.94	\$121,229.30	\$202,575.28	\$103,770.62
258	5.375%	\$1,259.94	\$122,024.43	\$203,040.09	\$102,975.49
259	5.375%	\$1,259.94	\$122,823.13	\$203,501.33	\$102,176.79
260	5.375%	\$1,259.94	\$123,625.40	\$203,959.00	\$101,374.52
261	5.375%	\$1,259.94	\$124,431.27	\$204,413.07	\$100,568.65
262	5.375%	\$1,259.94	\$125,240.74	\$204,863.54	\$99,759.17
263	5.375%	\$1,259.94	\$126,053.85	\$205,310.37	\$98,946.07
264	5.375%	\$1,259.94	\$126,870.59	\$205,753.57	\$98,129.33
265	5.375%	\$1,259.94	\$127,690.99	\$206,193.11	\$97,308.93
266	5.375%	\$1,259.94	\$128,515.07	\$206,628.97	\$96,484.85
267	5.375%	\$1,259.94	\$129,342.84	\$207,061.14	\$95,657.08
268	5.375%	\$1,259.94	\$130,174.31	\$207,489.61	\$94,825.60
269	5.375%	\$1,259.94	\$131,009.51	\$207,914.35	\$93,990.40
270	5.375%	\$1,259.94	\$131,848.45	\$208,335.35	\$93,151.46
271	5.375%	\$1,259.94	\$132,691.15	\$208,752.59	\$92,308.76
272	5.375%	\$1,259.94	\$133,537.63	\$209,166.05	\$91,462.29
273	5.375%	\$1,259.94	\$134,387.89	\$209,575.73	\$90,612.03
274	5.375%	\$1,259.94	\$135,241.96	\$209,981.60	\$89,757.96
275	5.375%	\$1,259.94	\$136,099.86	\$210,383.64	\$88,900.06
276	5.375%	\$1,259.94	\$136,961.60	\$210,781.84	\$88,038.32
277	5.375%	\$1,259.94	\$137,827.20	\$211,176.18	\$87,172.72
278	5.375%	\$1,259.94	\$138,696.68	\$211,566.64	\$86,303.24
279	5.375%	\$1,259.94	\$139,570.06	\$211,953.20	\$85,429.87
280	5.375%	\$1,259.94	\$140,447.34	\$212,335.86	\$84,552.58
281	5.375%	\$1,259.94	\$141,328.56	\$212,714.58	\$83,671.37
282	5.375%	\$1,259.94	\$142,213.72	\$213,089.36	\$82,786.21
283	5.375%	\$1,259.94	\$143,102.84	\$213,460.18	\$81,897.08
284	5.375%	\$1,259.94	\$143,995.95	\$213,827.01	\$81,003.97
285	5.375%	\$1,259.94	\$144,893.06	\$214,189.84	\$80,106.86
286	5.375%	\$1,259.94	\$145,794.19	\$214,548.65	\$79,205.73
287	5.375%	\$1,259.94	\$146,699.35	\$214,903.43	\$78,300.57
288	5.375%	\$1,259.94	\$147,608.57	\$215,254.15	\$77,391.35
289	5.375%	\$1,259.94	\$148,521.86	\$215,600.80	\$76,478.06
290	5.375%	\$1,259.94	\$149,439.25	\$215,943.35	\$75,560.68
291	5.375%	\$1,259.94	\$150,360.74	\$216,281.80	\$74,639.19

292	5.375%	\$1,259.94	\$151,286.35	\$216,616.13	\$73,713.57
293	5.375%	\$1,259.94	\$152,216.12	\$216,946.30	\$72,783.81
294	5.375%	\$1,259.94	\$153,150.05	\$217,272.31	\$71,849.88
295	5.375%	\$1,259.94	\$154,088.16	\$217,594.14	\$70,911.77
296	5.375%	\$1,259.94	\$155,030.47	\$217,911.77	\$69,969.46
297	5.375%	\$1,259.94	\$155,977.01	\$218,225.17	\$69,022.93
298	5.375%	\$1,259.94	\$156,927.78	\$218,534.34	\$68,072.16
299	5.375%	\$1,259.94	\$157,882.82	\$218,839.24	\$67,117.13
300	5.375%	\$1,259.94	\$158,842.13	\$219,139.87	\$66,157.82
301	5.375%	\$1,259.94	\$159,805.73	\$219,436.21	\$65,194.21
302	5.375%	\$1,259.94	\$160,773.66	\$219,728.22	\$64,226.29
303	5.375%	\$1,259.94	\$161,745.92	\$220,015.90	\$63,254.03
304	5.375%	\$1,259.94	\$162,722.53	\$220,299.23	\$62,277.42
305	5.375%	\$1,259.94	\$163,703.52	\$220,578.18	\$61,296.43
306	5.375%	\$1,259.94	\$164,688.90	\$220,852.74	\$60,311.05
307	5.375%	\$1,259.94	\$165,678.70	\$221,122.88	\$59,321.25
308	5.375%	\$1,259.94	\$166,672.93	\$221,388.59	\$58,327.02
309	5.375%	\$1,259.94	\$167,671.61	\$221,649.85	\$57,328.34
310	5.375%	\$1,259.94	\$168,674.77	\$221,906.63	\$56,325.18
311	5.375%	\$1,259.94	\$169,682.42	\$222,158.92	\$55,317.53
312	5.375%	\$1,259.94	\$170,694.58	\$222,406.70	\$54,305.37
313	5.375%	\$1,259.94	\$171,711.28	\$222,649.94	\$53,288.67
314	5.375%	\$1,259.94	\$172,732.53	\$222,888.63	\$52,267.42
315	5.375%	\$1,259.94	\$173,758.36	\$223,122.74	\$51,241.59
316	5.375%	\$1,259.94	\$174,788.78	\$223,352.26	\$50,211.17
317	5.375%	\$1,259.94	\$175,823.81	\$223,577.17	\$49,176.13
318	5.375%	\$1,259.94	\$176,863.48	\$223,797.44	\$48,136.46
319	5.375%	\$1,259.94	\$177,907.81	\$224,013.05	\$47,092.13
320	5.375%	\$1,259.94	\$178,956.82	\$224,223.98	\$46,043.12
321	5.375%	\$1,259.94	\$180,010.52	\$224,430.22	\$44,989.42
322	5.375%	\$1,259.94	\$181,068.95	\$224,631.73	\$43,931.00
323	5.375%	\$1,259.94	\$182,132.11	\$224,828.51	\$42,867.83
324	5.375%	\$1,259.94	\$183,200.04	\$225,020.52	\$41,799.90
325	5.375%	\$1,259.94	\$184,272.75	\$225,207.75	\$40,727.19
326	5.375%	\$1,259.94	\$185,350.27	\$225,390.17	\$39,649.67
327	5.375%	\$1,259.94	\$186,432.61	\$225,567.77	\$38,567.33
328	5.375%	\$1,259.94	\$187,519.80	\$225,740.52	\$37,480.14
329	5.375%	\$1,259.94	\$188,611.86	\$225,908.40	\$36,388.08
330	5.375%	\$1,259.94	\$189,708.81	\$226,071.39	\$35,291.13
331	5.375%	\$1,259.94	\$190,810.68	\$226,229.46	\$34,189.27
332	5.375%	\$1,259.94	\$191,917.48	\$226,382.60	\$33,082.47
333	5.375%	\$1,259.94	\$193,029.24	\$226,530.78	\$31,970.71
334	5.375%	\$1,259.94	\$194,145.97	\$226,673.99	\$30,853.97
335	5.375%	\$1,259.94	\$195,267.71	\$226,812.19	\$29,732.23
336	5.375%	\$1,259.94	\$196,394.48	\$226,945.36	\$28,605.47
337	5.375%	\$1,259.94	\$197,526.29	\$227,073.49	\$27,473.66
338	5.375%	\$1,259.94	\$198,663.17	\$227,196.55	\$26,336.78
339	5.375%	\$1,259.94	\$199,805.14	\$227,314.52	\$25,194.81
340	5.375%	\$1,259.94	\$200,952.23	\$227,427.37	\$24,047.72
341	5.375%	\$1,259.94	\$202,104.46	\$227,535.08	\$22,895.49
342	5.375%	\$1,259.94	\$203,261.84	\$227,637.64	\$21,738.10
343	5.375%	\$1,259.94	\$204,424.41	\$227,735.01	\$20,575.53
344	5.375%	\$1,259.94	\$205,592.19	\$227,827.17	\$19,407.75
345	5.375%	\$1,259.94	\$206,765.20	\$227,914.10	\$18,234.74
346	5.375%	\$1,259.94	\$207,943.47	\$227,995.77	\$17,056.48
347	5.375%	\$1,259.94	\$209,127.01	\$228,072.17	\$15,872.94

348	5.375%	\$1,259.94	\$210,315.85	\$228,143.27	\$14,684.10
349	5.375%	\$1,259.94	\$211,510.02	\$228,209.04	\$13,489.93
350	5.375%	\$1,259.94	\$212,709.53	\$228,269.47	\$12,290.41
351	5.375%	\$1,259.94	\$213,914.42	\$228,324.52	\$11,085.52
352	5.375%	\$1,259.94	\$215,124.71	\$228,374.17	\$9,875.23
353	5.375%	\$1,259.94	\$216,340.41	\$228,418.41	\$8,659.52
354	5.375%	\$1,259.94	\$217,561.57	\$228,457.19	\$7,438.37
355	5.375%	\$1,259.94	\$218,788.19	\$228,490.51	\$6,211.75
356	5.375%	\$1,259.94	\$220,020.30	\$228,518.34	\$4,979.63
357	5.375%	\$1,259.94	\$221,257.94	\$228,540.64	\$3,741.99
358	5.375%	\$1,259.94	\$222,501.12	\$228,557.40	\$2,498.81
359	5.375%	\$1,259.94	\$223,749.87	\$228,568.59	\$1,250.06
360	5.375%	\$1,259.94	\$225,000.00	\$228,578.40	\$0.00
Month	Rate	Payment	Principal	Interest	Balance

Equity Advantage™ - Truth In Equity™ Summary

Based on the information you provided, you can be debt free in 2 Years and 9 Months.

The **Equity Advantage™** is a unique and powerful financing method to help you **get more out of what you own and what you earn™!**

Operating your personal finances in such an unconventional fashion is completely foreign to the United States consumer, but it has been practiced abroad for several years. Introduced to the US homeowner in late 2001 this concept has helped thousands of homeowners just like you save hundreds of thousands of dollars in unwarranted interest charges and, what used to be considered long-term debt, help eliminate in a fraction of time currently dictated by creditors.

Below you will see a brief synopsis of your current financial picture, or Current Economy, as it relates your Personal Economic Profile.

Your Current Economy is then followed by the **Equity Advantage™** Proposal and the astounding results that can be achieved thru the **Equity Advantage™** program.

Since this is such an unconventional program you will undoubtedly have many questions. If you are like most, the predominate question being:

"How in the world is this possible?" Followed by: "This is too good to be true, so it must be less than credible."

Let us assure you; this is not magic, it's just math! It's as easy as taking money from your left pocket and putting it in your right pocket. It's as simple as $2 + 2 = 4!$

Please Note: The following information is solely based on the information you provided and actual results may vary based on the accuracy of the information provided, qualification standards, your participation and fiscal responsibility.

Note: As it relates to other real estate owned, our projections take into consideration the positive and/or negative monthly cash flow generated by the other real estate. All projections are solely based on restructuring of the debt relating to the Primary Property only.

This is your \$29.99 REPORT. Remember this report can be reassessed as many times as you feel necessary. Results will change as you change information in any section. For example if you change your income in the income section. This will change the pay off projection. etc...

To achieve these projected results we assume the implementation of one of two possible scenarios:

We either institute or rely on a one loan environment where your entire mortgage is a single LOC type loan. This is referred to as our Executive Choice™. Current lending guidelines dictate that a 75-80% Loan To Value requirement exists in the event you need to refinance. In the event you currently have a Line Of Credit mortgage in place, you already have the necessary tool in place to implement the program. It is advisable to employ one of our highly trained Financial Strategists to properly implement the Equity Advantage™.

As a "Full Consulting Service" customer you will have unrestricted access to your assigned Financial Strategist. Your Financial Strategist will be an invaluable resource as you learn and implement finite operational details. Learning and implementing the finite details of the program will ensure you operate at peak efficiency. The continued support from our staff will ensure that you stay on track. By employing a Financial Strategist you will have access to an expert who will monitor your activity, evaluate your performance and make sure you are on course to reach projected results.

Purchasing the "Full Consulting Service" grants you access to the "Truth In Equity Calculator"™ allowing you to postulate on many "What If" scenarios.

These include: What if rates change? What if income or expenses change? And many more.

In the event you need to refinance to achieve these stated results and your loan to value is higher than 75% -80% and lower than 85-90% a need for obtaining two loans may exist. If this is the case in your particular situation our Professional Blend™ program is recommended. This will allow for a fixed rate and payment 1st or an interest only 1st lien combined with a specialty line of credit 2nd. The power of this program leverages the equity of the revolving line 2nd and the stability of the fixed rate and payment or fixed rate interest only 1st lien. This is one of the most popular product combinations in today's lending environment. Many of our customers already have this kind of program in place, but don't know it. If you currently have a conventional 1st mortgage and a line of credit 2nd mortgage we recommend you purchase a consulting package to learn how to implement and operate the Equity Advantage™ with the tools you already possess.

Provided in this report is a link to our "Referrals" allowing you access to a handful of customers willing to receive emails to help you understand the power and viability of the Equity Advantage™. This is the most compelling, uncontestable and verifiable proof of our claims. As we like to say "The Truth Is In The Proof"™ [Click Here for "Referrals" page.](#)

This debt free projection is based on the information you provided. If your figures do not meet the general requirements outlined below, use the links to the left and edit the appropriate areas of concern. After making necessary adjustments click on the "Personal Profile" link for an overview of what you entered.

Per the information you provided your Debt to Income Ratio (DTI) is 19.50%

The minimum qualifying DTI for a new loan is 45%. This is explained in detail with the \$29.99 report.

Per the information you provided your current monthly Profit/Loss (P/L) is \$3,359.03

This P/L figure is based on your current debt, expense and income structure. It is not relative to the P/L figure that will be generated thru implementation of the Equity Advantage™.

Per the information you provided your Loan-to-Value (LTV) is 56.67%

The minimum qualifying LTV is 85-90% for a two loan scenario "Professional Blend"™. A range of 85-90% LTV is given because banks/lenders set their own level of comfort as it pertains to risk tolerance based on LTV limits. If your LTV is above 85-90% your estimated home value may fall short of the minimum to meet guideline requirements. Double check the estimated home value provided on the Primary Home page and make adjustments if necessary. This is covered in more detail in the \$29.99 report. **Please note: If you currently have a 2nd mortgage Line of Credit in place, regardless of your LTV percentage you are still a candidate for the Equity Advantage™ Professional Blend™ If making adjustments doesn't adjust your LTV down, we recommend not purchasing the \$29.99 report** since you may fall short of required qualification if you do not already have a line of credit established.

If you are unsure of the value of your home and the reported LTV from above does not meet minimum requirements it is recommended you contact a local appraiser or Realtor and have them help you get a realistic idea of what your home's estimated or appraised value is. If contacting a Realtor, request a CMA (Comparative Market Analysis). The CMA will provide a comparable analysis of recent sales in your area and give you a reasonable idea of your homes value. This is not an appraisal. This information should be used as a guideline only. Once the CMA is received, return to the Primary Home page of your Personal Profile and revise the value you originally submitted. Return to the Summary page and review updated results. Keep in mind, even though a CMA or an appraiser have provided you with an estimated value, once the bank/lender conduct their due diligence they may not come back with the same value. **If this is the case and you are unable to obtain financing, this does not constitute a refund. Validating home value prior to committing to the Equity Advantage™ is your responsibility.**

Per the information you provided, in order to secure financing you may need to bring cash to close in the amount of: \$0.00

** By default, the Truth In Equity™ calculator excludes credit cards and vehicle balances and does not initially consider consolidating those balances in the proposed loan scenario.**

If you have a "CASH TO CLOSE" figure this means you owe more than you could borrow based on general loan to value requirements of 80% in a one loan scenario. If you decide to proceed you will be required to bring this sum to the closing table in order to secure financing. If you feel this is inaccurate please make necessary adjustments in your profile.

Alternatively lenders will also allow 85-90% CLTV as described above. If you elect to take this course of action your cash-to-close requirement may be reduced or eliminated all together.

If your figures currently meet the general requirements or you have made adjustments to your profile to meet general requirements; proceed with the following process below.

Prepared Exclusively for:	Estimated Home Value: 300000.00
Phone:	Estimated Credit Score: 800
Cell phone:	Email Address:

Current Economy

Below is a distilled look at your Personal Profile. If you see areas of concern or items that require attention, please return to the corresponding input page from the left and make adjustments. Return to the Report to see how any changes affected your projected debt-free date. If you have enough available equity in the proposed line of credit we recommend you include credit card or vehicle debt to improve monthly cash flow and possible improve the proposed debt free date. If you have included additional debts in consolidation and a Cash to Close amount appears, exclude various debts to bring Cash to Close amount to express a zero balance (\$0.00).

Mortgages	Balance	Payment
1st Mortgage	\$ 170,000.00	\$ 1,172.97
2nd Mortgage	\$ 0.00	\$ 0.00
Monthly Tax & Ins		\$ 370.00
Totals	\$ 170,000.00	\$ 1,542.97

Credit Card Debt		
Card: 1	\$ 0.00	\$ 0.00
Card: 2	\$ 0.00	\$ 0.00
Card: 3	\$ 0.00	\$ 0.00
Card: 4	\$ 0.00	\$ 0.00
Card: 5	\$ 0.00	\$ 0.00
Card: 6	\$ 0.00	\$ 0.00
Totals	\$ 0.00	\$ 0.00

Installment Debt		
Vehicle 1	\$ 0.00	\$ 0.00
Vehicle 1	\$ 0.00	\$ 0.00
Other	\$ 0.00	\$ 0.00

Totals \$ 0.00 \$ 0.00

Expenses	
Monthly Living Exp	\$ 1,748.00
Real Estate Other Monthly Expenses	\$ 0.00
Current Monthly Expenses	\$ 3,290.97

Income	
Deposited Net Income	\$ 6,650.00
Investment Income	\$ 0.00
Additional Deposits	\$ 0.00
Monthly Total	\$ 6,650.00

Annual Tax Refund	\$ 10,000.00
Annual Dividend / Bonus	\$ 0.00

Monthly Surplus **\$ 3,359.03**

Qualifications	Requirement	Your Position
Loan To Value:	75-80% LTV	56.67%
Profit/Loss (Monthly Cash Flow):	Positive cash flow	3,359.03
Debt to Income Ratio:	Less than 45%	19.50%
Recommended Equity Advantage Program™:		Executive Choice™

Liquid Assets	
Savings (excluded)	\$ 2,000.00
Checking (excluded)	\$ 1,000.00
Money Market (excluded)	\$ 30,000.00
Brokerage Acct (excluded)	\$ 0.00
CD (excluded)	\$ 0.00
Other (excluded)	\$ 0.00
Totals	\$ 33,000.00

Equity Advantage™ Proposal: Executive Choice™

Below is the Executive Choice™ proposal. This proposal is solely based on the information you provided. If changes are made to your profile, primarily home value, this proposal may no longer be valid if LTV limits exceed the minimum necessary to implement the Executive Choice™. If this is the case a Professional Blend™ proposal will be offered. The details of this single loan solution proposal are as follows:

Proposed line amount: 75% of estimated home value. This line amount can be reduced if desired.

Proposed interest rate: This is not a quote, but is an average rate available from most bank/lenders in today's market environment.

Debt Restructure: Proposed debts to be consolidated into new line of credit; "Consolidated Debts" Total = opening line balance excluding closing costs (if applicable).

Reallocation: Liquid Assets; not applicable in current economic climate. Historically Liquid Assets could be moved to the line to bring down principal balance and mitigate interest cost.

Cash to Close: If the proposed line amount is less than consolidation balance there will be a requirement to bring cash to the closing to make up the difference. If this is not possible or unacceptable you may 'exclude' credit card or vehicle debt from the consolidation. Return to the [Credit Cards / Loans page](#) to exclude enough debt to bring Cash to Close to \$0.00. If the Consolidation balance includes only mortgage debt and there is a cash to close requirement you will be required to consider a Professional Blend™ proposal. (Professional Blend™: 1st lien conventional/2nd lien line of credit).

1st Month Balance: Equal to Consolidation Balance

1st Month Payment: Interest only payment calculated on 1st month balance. Actual payment may vary depending on number of billable days after loan closing.

1st Month Payment Savings: Calculated by subtracting 1st monthly payment for the total monthly payment demands of Consolidated Debts.

Proposed Loan Amount	\$ 225,000.00		
Proposed Interest Rate	4.000 %		
		Equity Advantage™	
		Line Amount	\$ 225,000.00
		Consolidation Balance	\$ 170,000.00
Debt Restructure		Reallocation	
1st Mortgage	\$ 170,000.00	Liquid Assets	\$ 0.00
2nd Mortgage	\$ 0.00	Cash to Close	\$ 0.00
Credit Card Debt	\$ 0.00		
Installment Debt	\$ 0.00	1st Month Balance	\$ 170,000.00 1st Month
Total	\$ 170,000.00	1st Month Payment	\$ 566.67 Payment Savings
			\$ 976.30

Amortization

Below is a year-by-year blow of the results of our Executive Choice™ proposal. These totals represent:

Year End Balance: The remaining balance due at the end of each year.

Payment: The monthly payment calculated on year end balance

Accumulated Interest: Total amount of accumulated interest paid from the beginning of the program.

Accum. Payment Savings: Accumulated payment savings; total Equity Advantage™ payments vs. total payments you would have made under current conventional practice. **Equity Available:** Total amount of funds available in the line of credit at end of each year.

	Loan Balance	Payment	Accumulated Interest	Accumulated Payment Savings	Available Equity
Opening Account	\$ 170,000.00	\$ 566.67	\$ 566.67	\$ 976.30	\$ 55,000.00
Year 1 Ending	\$ 115,746.85	\$ 385.82	\$ 5,614.67	\$ 12,900.97	\$ 109,253.15
Year 2 Ending	\$ 55,396.32	\$ 207.74	\$ 9,248.06	\$ 27,783.22	\$ 169,603.68
Year 3 Ending	\$ 0.00	\$ 0.00	\$ 10,271.18	\$ 45,275.74	\$ 225,000.00
Year 4 Ending	\$ 0.00	\$ 0.00	\$ 10,271.18	\$ 63,791.38	\$ 225,000.00

Equity Advantage™ Proposal: Professional Blend™

Professional Blend™ Statement of Understanding

The above results depict the amortization projections for the Executive Choice™ (one loan) program. If your LTV is higher than 80% the Professional Blend™ will be required to attain the pay off result projection. The complexity and variables involved to attain projected results requires further in-depth analysis and review. Upon review by a Financial Strategist, and if your submission qualifies for possible implementation you will be contacted to schedule a one-on-one consultation. The consultation will allow us to confirm information submitted and assemble a potential solution for consideration. Because of the need to confirm information and the dynamics involved in the two loan solution we do not provide a cursory report or amortization table for the Professional Blend™

Qualifications	Requirement	Your Position
Loan To Value:	80-90% LTV	56.67%
Profit/Loss (Monthly Cash Flow):	Positive cash flow	3,359.03
Debt to Income Ratio:	Less than 45%	19.50%
Recommended Equity Advantage Program™:		Executive Choice™