

Jeff Thomas

Your creative lending expert. Where advice does make a difference.

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Mo. Income \$7,000

Tax Bracket 28%

FICO Score

Prepared by

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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

Rate Watch Example

4050 Plain View Drive

Springfield, VA 22030

CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	Bank One	7.500%	\$189,000	\$1,322	\$331	26.25 yrs.
Revolving	Out of this world R	18.000%	\$5,500	\$170	\$0	3.72 yrs.
Revolving	B & H Bank	12.000%	\$2,200	\$66	\$0	3.40 yrs.
Installment	Car Loan	7.000%	\$15,000	\$290	\$0	5.15 yrs.
Totals (Paid-Off items):			\$211,700	\$1,848	\$331	

RECOMMENDED DEBT STRUCTURE*

Our proposed debt structure

Program	Terms	Rate	Balance	Payment	Tax Ded
1st First Trust	360	7.000%	\$218,000	\$1,450	\$356
2nd	180	0.000%	\$0	\$0	\$0
Totals:			\$218,000	\$1,450	\$356

PAYMENT SAVINGS

Savings based on our Debt Free proposal

Savings	Monthly	Quarterl	Annually
Before	\$1,848	\$5,543	\$22,170
After	\$1,450	\$4,351	\$17,404
Totals:	\$397	\$1,191	\$4,766

TERM REDUCTION

Suggestions to become Debt Free quicker!

Pre-Payment	Years	Equity Increa
\$100	2.0	\$2,568
	4.0	\$5,521
	6.0	\$8,916
Loan Paid Off	24.6	\$64,694

Interest Savin

ASSET ACCUMULATION

Savings based on our current recommendations

Asset Specs.	Benefit After x yr
Opening Balance \$100	7 \$11,386
Rate 8.000%	15 \$34,935
Payment \$100	30 \$150,130

TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly	Yearly
Before	\$331	\$992	\$3,969
After	\$356	\$1,068	\$4,273
Savings	\$25	\$76	\$304

NOTES

Call us today about our money saving debt free report which will help you become debt-FREE in as little as 7-12 years (including your mortgage) using only the amount of monthly payment you are already making.

When you're ready to refinance or buy a new home, be sure to call Jeff Thomas first. With a simple phone call, you can apply for a loan, get advance loan approval, and lock in your interest rate! Just call our dedicated team of Home Loan Experts at 703-338-4020.

Check us out on the web: www.lending-solutions.net