

Jeff Thomas

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

3900 University Drive, Suite 300 Fairfax, VA 22030

Tel:(703) 338-4020 Fax:(703) 383-6961

Tax Bracket
32%

Prepared by
Jeff O. Thomas

The purpose of this analysis is to help you reposition your debt to increase your net worth.

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 reposition your debt to increase your net worth.
3. EQUITY REPOSITIONING shows you how you can take our recommended monthly savings and invest it for your future to increase your net worth!

Equity Repositioning Analysis

Equity Reposition Example

3030 Main Street

Alexandria, va 22305

CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.
Mortgage	Mortgage Company	8.000%	\$200,000	\$1,468	\$427
Revolving	Beneficial	12.990%	\$6,600	\$150	\$0
Revolving	Chase Credit	15.000%	\$4,210	\$119	\$0
Installment	GMAC	7.000%	\$23,000	\$455	\$0
Totals (Paid-Off items):			\$233,810	\$2,192	\$427

RECOMMENDED DEBT STRUCTURE*

Our proposed debt structure and benefits

Program	Terms	Rate	Balance	Payment	Tax Ded
1st 30 Year Fixed	360	7.250%	\$215,000	\$1,467	\$416
2nd 30/15 Loan	360	8.990%	\$25,000	\$201	\$60
Totals:			\$240,000	\$1,668	\$476

Loan Cost \$5,900

\$290

Cash Out

\$524

Savings

\$49

Savings

ASSET ACCUMULATION

Savings based on our current recommendations

Asset Criteria		Accumulation	
		Years	Amount
Opening Balance	\$200	7	\$5,955
Rate	8.000%	15	\$17,963
Payment	\$50	30	\$76,705

PROJECTED REAL ESTATE VALUE

Value based on our current projections

Criteria		Projected Value	
		Years	Value
Current Value	\$266,000	7	\$295,430
Projected Rate	1.500%	15	\$333,071
		30	\$417,054

TOTAL REAL ESTATE & INVESTMENT VALUE

Before and after!

Years	Before	After
7	\$295,430	\$301,385
15	\$333,071	\$351,034
30	\$417,054	\$493,759

TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly	Yearly
Before	\$427	\$1,280	\$5,120
After	\$476	\$1,427	\$5,707
Savings	\$49	\$147	\$587

NOTES

Small changes in your debt structure can make a life changing difference in your financial future.

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

If you have a question about this statement call 703-338-4020

Ask your friends or family if they would like to receive a copy of our Equity Repositioning Analysis!

* 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. This comparison is based solely on estimated figures and information available at the time of preparation.

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Date prepared
2/8/2002

AMORTIZATION

The Detail table below discloses the financial information used to calculate the tables above. For further information, speak with your professional mortgage advisor.*

Program	Terms	Rate	Balance	Payment	Tax Ded
1st 30 Year Fixed	360	7.250%	\$215,000	\$1,467	\$469
2nd 30/15 Loan	360	8.990%	\$25,000	\$201	\$64
Totals:			\$240,000	\$1,668	\$476

Period (Year)	Mortgage Balance	8.000%				10.000%				12.000%			
		Starting Principal	Yearly Additions	Total Return	Ending Principal	Starting Principal	Yearly Additions	Total Return	Ending Principal	Starting Principal	Yearly Additions	Total Return	Ending Principal
1	\$237,748	\$200	\$600	\$39	\$839	\$200	\$600	\$49	\$849	\$200	\$600	\$59	\$859
2	\$235,324	\$839	\$600	\$92	\$1,531	\$849	\$600	\$117	\$1,566	\$859	\$600	\$143	\$1,603
3	\$232,715	\$1,531	\$600	\$150	\$2,281	\$1,566	\$600	\$192	\$2,359	\$1,603	\$600	\$237	\$2,440
4	\$229,906	\$2,281	\$600	\$212	\$3,093	\$2,359	\$600	\$275	\$3,234	\$2,440	\$600	\$344	\$3,384
5	\$226,883	\$3,093	\$600	\$279	\$3,972	\$3,234	\$600	\$367	\$4,201	\$3,384	\$600	\$463	\$4,447
6	\$223,628	\$3,972	\$600	\$352	\$4,924	\$4,201	\$600	\$468	\$5,269	\$4,447	\$600	\$598	\$5,645
7	\$220,124	\$4,924	\$600	\$431	\$5,955	\$5,269	\$600	\$580	\$6,449	\$5,645	\$600	\$750	\$6,995
8	\$216,353	\$5,955	\$600	\$517	\$7,072	\$6,449	\$600	\$704	\$7,753	\$6,995	\$600	\$921	\$8,516
9	\$212,292	\$7,072	\$600	\$609	\$8,281	\$7,753	\$600	\$840	\$9,193	\$8,516	\$600	\$1,114	\$10,230
10	\$207,921	\$8,281	\$600	\$710	\$9,591	\$9,193	\$600	\$991	\$10,784	\$10,230	\$600	\$1,332	\$12,162
11	\$203,214	\$9,591	\$600	\$819	\$11,010	\$10,784	\$600	\$1,157	\$12,541	\$12,162	\$600	\$1,577	\$14,339
12	\$198,148	\$11,010	\$600	\$936	\$12,546	\$12,541	\$600	\$1,341	\$14,483	\$14,339	\$600	\$1,853	\$16,791
13	\$192,692	\$12,546	\$600	\$1,064	\$14,210	\$14,483	\$600	\$1,545	\$16,627	\$16,791	\$600	\$2,164	\$19,555
14	\$186,819	\$14,210	\$600	\$1,202	\$16,012	\$16,627	\$600	\$1,769	\$18,997	\$19,555	\$600	\$2,514	\$22,669
15	\$180,495	\$16,012	\$600	\$1,351	\$17,963	\$18,997	\$600	\$2,017	\$21,614	\$22,669	\$600	\$2,909	\$26,178
16	\$173,685	\$17,963	\$600	\$1,513	\$20,077	\$21,614	\$600	\$2,292	\$24,506	\$26,178	\$600	\$3,354	\$30,132
17	\$166,353	\$20,077	\$600	\$1,689	\$22,366	\$24,506	\$600	\$2,594	\$27,700	\$30,132	\$600	\$3,856	\$34,588
18	\$158,458	\$22,366	\$600	\$1,879	\$24,844	\$27,700	\$600	\$2,929	\$31,229	\$34,588	\$600	\$4,421	\$39,609
19	\$149,956	\$24,844	\$600	\$2,085	\$27,529	\$31,229	\$600	\$3,298	\$35,127	\$39,609	\$600	\$5,058	\$45,266
20	\$140,801	\$27,529	\$600	\$2,307	\$30,436	\$35,127	\$600	\$3,707	\$39,434	\$45,266	\$600	\$5,775	\$51,641
21	\$130,942	\$30,436	\$600	\$2,549	\$33,585	\$39,434	\$600	\$4,158	\$44,192	\$51,641	\$600	\$6,584	\$58,825
22	\$120,325	\$33,585	\$600	\$2,810	\$36,995	\$44,192	\$600	\$4,656	\$49,447	\$58,825	\$600	\$7,495	\$66,919
23	\$108,891	\$36,995	\$600	\$3,093	\$40,688	\$49,447	\$600	\$5,206	\$55,253	\$66,919	\$600	\$8,521	\$76,041
24	\$96,577	\$40,688	\$600	\$3,400	\$44,688	\$55,253	\$600	\$5,814	\$61,667	\$76,041	\$600	\$9,678	\$86,319
25	\$83,315	\$44,688	\$600	\$3,732	\$49,019	\$61,667	\$600	\$6,486	\$68,753	\$86,319	\$600	\$10,981	\$97,900*
26	\$69,031	\$49,019	\$600	\$4,091	\$53,710	\$68,753	\$600	\$7,228	\$76,581*	\$97,900	\$600	\$12,450	\$110,950
27	\$53,646	\$53,710	\$600	\$4,480	\$58,791*	\$76,581	\$600	\$8,047	\$85,228	\$110,950	\$600	\$14,105	\$125,656
28	\$37,075	\$58,791	\$600	\$4,902	\$64,293	\$85,228	\$600	\$8,953	\$94,781	\$125,656	\$600	\$15,970	\$142,226
29	\$19,226	\$64,293	\$600	\$5,359	\$70,252	\$94,781	\$600	\$9,953	\$105,334	\$142,226	\$600	\$18,072	\$160,898
30	\$0	\$70,252	\$600	\$5,853	\$76,705	\$105,334	\$600	\$11,058	\$116,992	\$160,898	\$600	\$20,440	\$181,938

* Debt Free Status! Indicates point where accumulated assets exceed debt!

Investment Criteria	
Starting Principal	\$200
Rate of Return	8.000%
Number of Months	360
Monthly Investment	\$50

Benefits	
By year 27, asset accumulation exceed debt. By year 30, yearl income will exceed \$5,853 with asset account of \$76,705.	

Investment Criteria	
Starting Principal	\$200
Rate of Return	10.000%
Number of Months	360
Monthly Investment	\$50

Benefits	
By year 26, asset accumulation exceed debt. By year 30, yearl income will exceed \$11,058 with asset account of \$116,992.	

Investment Criteria	
Starting Principal	\$200
Rate of Return	12.000%
Number of Months	360
Monthly Investment	\$50

Benefits	
By year 25, asset accumulation exceed debt. By year 30, yearl income will exceed \$20,440 with asset account of \$181,938.	

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