

# Benchmark Mortgage

20929 La Plata Court Boca Raton, fl 33425  
Tel:(561) 852-6111 Fax:(561) 208-8384

Tax Bracket  
33%

Prepared by  
Jay Robins

Date prepared  
10/12/2007

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

John Smith  
1234 Anywhere street  
Anywhere, FL 33428

### CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	MORTGAGE	6.750%	\$300,000	\$1,945	\$557	30.04 yrs.
Mortgage	Heloc	0.000%	\$100,000	\$688	\$0	12.11 yrs.
Credit Card	CREDIT CARD	0.000%	\$20,000	\$600	\$0	2.83 yrs.
Credit Card	CREDIT CARD	0.000%	\$10,000	\$300	\$0	2.83 yrs.
Credit Card	CREDIT CARD	0.000%	\$5,000	\$150	\$0	2.83 yrs.
Credit Card	CREDIT CARD	0.000%	\$5,000	\$150	\$0	2.83 yrs.
Totals (Paid-Off items):			\$440,000	\$3,833	\$557	

### RECOMMENDED DEBT STRUCTURE\*

Our proposed debt structure and benefits

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st 30 Year Interest	Int. Only	6.500%	\$494,400	\$2,678	\$884
2nd	180	0.000%	\$0	\$0	\$0
Totals:			\$494,400	\$2,678	\$884

#### Loan Costs

\$14,400

\$40,000

Cash Out

\$1,155

Savings

\$327

Savings

### ASSET ACCUMULATION

Savings based on our current recommendations

Asset Criteria	Accumulation	
	Years	Amount
Opening Balance	\$40,000	
Rate	7.500%	
Payment	\$1,155	
	7	\$194,595
	15	\$505,213
	30	\$1,933,161

### PROJECTED REAL ESTATE VALUE

Value based on our current projections

Criteria	Projected Value	
	Years	Value
Current Value	\$600,000	
Projected Rate	7.000%	
	7	\$963,469
	15	\$1,655,419
	30	\$4,567,353

### TOTAL REAL ESTATE & INVESTMENT VALUE

Before and after!

Years	Before	After
7	\$963,469	\$1,158,064
15	\$1,655,419	\$2,160,632
30	\$4,567,353	\$6,500,514

### TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$557	\$1,671	\$6,683
After	\$884	\$2,651	\$10,605
Savings	\$327	\$981	\$3,922

### NOTES

When you're ready to refinance or buy a new home, be sure to call ACME Mortgage 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 (800) 555-2696 x22

**Make your money work for you!**

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.



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## 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 Interest	Int. Only 6.500%	\$494,400	\$2,678	\$884
2nd		180 0.000%	\$0	\$0	\$0
Totals:			\$494,400	\$2,678	\$884

Period (Year)	Mortgage Balance	7.500%				9.500%				11.500%			
		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	\$494,400	\$40,000	\$13,860	\$3,592	\$57,452	\$40,000	\$13,860	\$4,590	\$58,450	\$40,000	\$13,860	\$5,605	\$59,465
2	\$494,400	\$57,452	\$13,860	\$4,947	\$76,258	\$58,450	\$13,860	\$6,421	\$78,730	\$59,465	\$13,860	\$7,965	\$81,290
3	\$494,400	\$76,258	\$13,860	\$6,407	\$96,525	\$78,730	\$13,860	\$8,433	\$101,024	\$81,290	\$13,860	\$10,612	\$105,761
4	\$494,400	\$96,525	\$13,860	\$7,980	\$118,365	\$101,024	\$13,860	\$10,646	\$125,530	\$105,761	\$13,860	\$13,579	\$133,200
5	\$494,400	\$118,365	\$13,860	\$9,675	\$141,901	\$125,530	\$13,860	\$13,078	\$152,468	\$133,200	\$13,860	\$16,906	\$163,966
6	\$494,400	\$141,901	\$13,860	\$11,503	\$167,263	\$152,468	\$13,860	\$15,752	\$182,080	\$163,966	\$13,860	\$20,637	\$198,463
7	\$494,400	\$167,263	\$13,860	\$13,472	\$194,595	\$182,080	\$13,860	\$18,691	\$214,631	\$198,463	\$13,860	\$24,820	\$237,143
8	\$494,400	\$194,595	\$13,860	\$15,593	\$224,048	\$214,631	\$13,860	\$21,921	\$250,412	\$237,143	\$13,860	\$29,510	\$280,513
9	\$494,400	\$224,048	\$13,860	\$17,880	\$255,788	\$250,412	\$13,860	\$25,472	\$289,744	\$280,513	\$13,860	\$34,769	\$329,143
10	\$494,400	\$255,788	\$13,860	\$20,344	\$289,992	\$289,744	\$13,860	\$29,376	\$332,980	\$329,143	\$13,860	\$40,666	\$383,669
11	\$494,400	\$289,992	\$13,860	\$22,999	\$326,851	\$332,980	\$13,860	\$33,667	\$380,508	\$383,669	\$13,860	\$47,278	\$444,806
12	\$494,400	\$326,851	\$13,860	\$25,861	\$366,572	\$380,508	\$13,860	\$38,384	\$432,752	\$444,806	\$13,860	\$54,691	\$513,358*
13	\$494,400	\$366,572	\$13,860	\$28,944	\$409,377	\$432,752	\$13,860	\$43,569	\$490,181	\$513,358	\$13,860	\$63,004	\$590,222
14	\$494,400	\$409,377	\$13,860	\$32,267	\$455,504	\$490,181	\$13,860	\$49,269	\$553,310*	\$590,222	\$13,860	\$72,324	\$676,406
15	\$494,400	\$455,504	\$13,860	\$35,848	\$505,213*	\$553,310	\$13,860	\$55,534	\$622,704	\$676,406	\$13,860	\$82,775	\$773,041
16	\$494,400	\$505,213	\$13,860	\$39,707	\$558,780	\$622,704	\$13,860	\$62,422	\$698,986	\$773,041	\$13,860	\$94,493	\$881,393
17	\$494,400	\$558,780	\$13,860	\$43,866	\$616,506	\$698,986	\$13,860	\$69,992	\$782,838	\$881,393	\$13,860	\$107,632	\$1,002,885
18	\$494,400	\$616,506	\$13,860	\$48,347	\$678,714	\$782,838	\$13,860	\$78,315	\$875,013	\$1,002,885	\$13,860	\$122,364	\$1,139,109
19	\$494,400	\$678,714	\$13,860	\$53,177	\$745,751	\$875,013	\$13,860	\$87,463	\$976,336	\$1,139,109	\$13,860	\$138,882	\$1,291,850
20	\$494,400	\$745,751	\$13,860	\$58,381	\$817,992	\$976,336	\$13,860	\$97,519	\$1,087,714	\$1,291,850	\$13,860	\$157,403	\$1,463,114
21	\$494,400	\$817,992	\$13,860	\$63,989	\$895,841	\$1,087,714	\$13,860	\$108,573	\$1,210,147	\$1,463,114	\$13,860	\$178,171	\$1,655,144
22	\$494,400	\$895,841	\$13,860	\$70,033	\$979,734	\$1,210,147	\$13,860	\$120,724	\$1,344,731	\$1,655,144	\$13,860	\$201,456	\$1,870,460
23	\$494,400	\$979,734	\$13,860	\$76,546	\$1,070,140	\$1,344,731	\$13,860	\$134,081	\$1,492,672	\$1,870,460	\$13,860	\$227,565	\$2,111,886
24	\$494,400	\$1,070,140	\$13,860	\$83,564	\$1,167,564	\$1,492,672	\$13,860	\$148,764	\$1,655,295	\$2,111,886	\$13,860	\$256,840	\$2,382,586
25	\$494,400	\$1,167,564	\$13,860	\$91,128	\$1,272,552	\$1,655,295	\$13,860	\$164,904	\$1,834,059	\$2,382,586	\$13,860	\$289,665	\$2,686,111
26	\$494,400	\$1,272,552	\$13,860	\$99,278	\$1,385,690	\$1,834,059	\$13,860	\$182,646	\$2,030,565	\$2,686,111	\$13,860	\$326,470	\$3,026,441
27	\$494,400	\$1,385,690	\$13,860	\$108,061	\$1,507,611	\$2,030,565	\$13,860	\$202,148	\$2,246,573	\$3,026,441	\$13,860	\$367,739	\$3,408,040
28	\$494,400	\$1,507,611	\$13,860	\$117,526	\$1,638,997	\$2,246,573	\$13,860	\$223,587	\$2,484,020	\$3,408,040	\$13,860	\$414,011	\$3,835,911
29	\$494,400	\$1,638,997	\$13,860	\$127,726	\$1,780,583	\$2,484,020	\$13,860	\$247,153	\$2,745,033	\$3,835,911	\$13,860	\$465,894	\$4,315,665
30	\$494,400	\$1,780,583	\$13,860	\$138,718	\$1,933,161	\$2,745,033	\$13,860	\$273,058	\$3,031,950	\$4,315,665	\$13,860	\$524,069	\$4,853,594
31	\$455,528	\$0	\$0	\$1,358	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
32	\$454,162	\$0	\$0	\$1,366	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
33	\$452,789	\$0	\$0	\$1,373	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
34	\$451,409	\$0	\$0	\$1,380	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
35	\$450,021	\$0	\$0	\$1,388	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
36	\$448,625	\$0	\$0	\$1,395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
37	\$447,222	\$0	\$0	\$1,403	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
38	\$445,812	\$0	\$0	\$1,411	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
39	\$444,394	\$0	\$0	\$1,418	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
40	\$442,968	\$0	\$0	\$1,426	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
41	\$441,534	\$0	\$0	\$1,434	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
42	\$440,093	\$0	\$0	\$1,441	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
43	\$438,644	\$0	\$0	\$1,449	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
44	\$437,187	\$0	\$0	\$1,457	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
45	\$435,722	\$0	\$0	\$1,465	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
46	\$434,249	\$0	\$0	\$1,473	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
47	\$432,768	\$0	\$0	\$1,481	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
48	\$431,279	\$0	\$0	\$1,489	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
49	\$429,782	\$0	\$0	\$1,497	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
50	\$428,277	\$0	\$0	\$1,505	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
51	\$426,764	\$0	\$0	\$1,513	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
52	\$425,243	\$0	\$0	\$1,521	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
53	\$423,713	\$0	\$0	\$1,530	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
54	\$422,175	\$0	\$0	\$1,538	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
55	\$420,629	\$0	\$0	\$1,546	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
56	\$419,075	\$0	\$0	\$1,555	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
57	\$417,512	\$0	\$0	\$1,563	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
58	\$415,940	\$0	\$0	\$1,571	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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59	\$414,360	\$0	\$0	\$1,580	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
60	\$412,772	\$0	\$0	\$1,589	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
61	\$411,174	\$0	\$0	\$1,597	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
62	\$409,569	\$0	\$0	\$1,606	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
63	\$407,954	\$0	\$0	\$1,615	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
64	\$406,331	\$0	\$0	\$1,623	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
65	\$404,699	\$0	\$0	\$1,632	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
66	\$403,058	\$0	\$0	\$1,641	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
67	\$401,408	\$0	\$0	\$1,650	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
68	\$399,749	\$0	\$0	\$1,659	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
69	\$398,082	\$0	\$0	\$1,668	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
70	\$396,405	\$0	\$0	\$1,677	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
71	\$394,719	\$0	\$0	\$1,686	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
72	\$393,024	\$0	\$0	\$1,695	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
73	\$391,320	\$0	\$0	\$1,704	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
74	\$389,607	\$0	\$0	\$1,713	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
75	\$387,884	\$0	\$0	\$1,723	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
76	\$386,152	\$0	\$0	\$1,732	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
77	\$384,411	\$0	\$0	\$1,741	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
78	\$382,660	\$0	\$0	\$1,751	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
79	\$380,900	\$0	\$0	\$1,760	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
80	\$379,130	\$0	\$0	\$1,770	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
81	\$377,351	\$0	\$0	\$1,779	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
82	\$375,562	\$0	\$0	\$1,789	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
83	\$373,763	\$0	\$0	\$1,799	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
84	\$371,955	\$0	\$0	\$1,808	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
85	\$370,136	\$0	\$0	\$1,818	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
86	\$368,308	\$0	\$0	\$1,828	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
87	\$366,470	\$0	\$0	\$1,838	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
88	\$364,622	\$0	\$0	\$1,848	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
89	\$362,764	\$0	\$0	\$1,858	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
90	\$360,896	\$0	\$0	\$1,868	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
91	\$359,018	\$0	\$0	\$1,878	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
92	\$357,130	\$0	\$0	\$1,888	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
93	\$355,231	\$0	\$0	\$1,899	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
94	\$353,322	\$0	\$0	\$1,909	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
95	\$351,403	\$0	\$0	\$1,919	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
96	\$349,474	\$0	\$0	\$1,930	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
97	\$347,534	\$0	\$0	\$1,940	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
98	\$345,583	\$0	\$0	\$1,951	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
99	\$343,622	\$0	\$0	\$1,961	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100	\$341,650	\$0	\$0	\$1,972	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
101	\$339,668	\$0	\$0	\$1,982	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
102	\$337,675	\$0	\$0	\$1,993	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
103	\$335,671	\$0	\$0	\$2,004	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
104	\$333,656	\$0	\$0	\$2,015	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
105	\$331,630	\$0	\$0	\$2,026	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
106	\$329,594	\$0	\$0	\$2,037	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
107	\$327,546	\$0	\$0	\$2,048	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
108	\$325,487	\$0	\$0	\$2,059	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
109	\$323,417	\$0	\$0	\$2,070	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
110	\$321,336	\$0	\$0	\$2,081	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
111	\$319,244	\$0	\$0	\$2,092	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
112	\$317,140	\$0	\$0	\$2,104	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
113	\$315,025	\$0	\$0	\$2,115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
114	\$312,898	\$0	\$0	\$2,127	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
115	\$310,760	\$0	\$0	\$2,138	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
116	\$308,610	\$0	\$0	\$2,150	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
117	\$306,449	\$0	\$0	\$2,161	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
118	\$304,276	\$0	\$0	\$2,173	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
119	\$302,091	\$0	\$0	\$2,185	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
120	\$299,894	\$0	\$0	\$2,197	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
121	\$297,686	\$0	\$0	\$2,209	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
122	\$295,465	\$0	\$0	\$2,221	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
123	\$293,233	\$0	\$0	\$2,233	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
124	\$290,988	\$0	\$0	\$2,245	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
125	\$288,731	\$0	\$0	\$2,257	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
126	\$286,462	\$0	\$0	\$2,269	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
127	\$284,181	\$0	\$0	\$2,281	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
128	\$281,887	\$0	\$0	\$2,294	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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# Benchmark Mortgage

20929 La Plata Court Boca Raton, fl 33425

Tel:(561) 852-6111 Fax:(561) 208-8384

Tax Bracket  
33%

Prepared by  
Jay Robins

Date prepared  
10/12/2007

129	\$279,581	\$0	\$0	\$2,306	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
130	\$277,262	\$0	\$0	\$2,319	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
131	\$274,931	\$0	\$0	\$2,331	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
132	\$272,587	\$0	\$0	\$2,344	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
133	\$270,231	\$0	\$0	\$2,356	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
134	\$267,862	\$0	\$0	\$2,369	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
135	\$265,480	\$0	\$0	\$2,382	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
136	\$263,085	\$0	\$0	\$2,395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
137	\$260,677	\$0	\$0	\$2,408	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
138	\$258,256	\$0	\$0	\$2,421	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
139	\$255,822	\$0	\$0	\$2,434	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
140	\$253,374	\$0	\$0	\$2,447	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
141	\$250,914	\$0	\$0	\$2,461	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
142	\$248,440	\$0	\$0	\$2,474	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
143	\$245,953	\$0	\$0	\$2,487	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
144	\$243,452	\$0	\$0	\$2,501	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
145	\$240,938	\$0	\$0	\$2,514	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
146	\$238,410	\$0	\$0	\$2,528	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
147	\$235,868	\$0	\$0	\$2,542	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
148	\$233,313	\$0	\$0	\$2,555	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
149	\$230,743	\$0	\$0	\$2,569	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
150	\$228,160	\$0	\$0	\$2,583	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
151	\$225,563	\$0	\$0	\$2,597	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
152	\$222,952	\$0	\$0	\$2,611	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
153	\$220,327	\$0	\$0	\$2,625	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
154	\$217,687	\$0	\$0	\$2,640	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
155	\$215,033	\$0	\$0	\$2,654	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
156	\$212,365	\$0	\$0	\$2,668	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
157	\$209,682	\$0	\$0	\$2,683	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
158	\$206,985	\$0	\$0	\$2,697	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
159	\$204,273	\$0	\$0	\$2,712	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
160	\$201,547	\$0	\$0	\$2,727	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
161	\$198,805	\$0	\$0	\$2,741	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
162	\$196,049	\$0	\$0	\$2,756	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
163	\$193,278	\$0	\$0	\$2,771	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
164	\$190,492	\$0	\$0	\$2,786	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
165	\$187,691	\$0	\$0	\$2,801	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
166	\$184,875	\$0	\$0	\$2,816	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
167	\$182,043	\$0	\$0	\$2,832	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
168	\$179,196	\$0	\$0	\$2,847	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
169	\$176,334	\$0	\$0	\$2,862	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
170	\$173,456	\$0	\$0	\$2,878	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
171	\$170,562	\$0	\$0	\$2,893	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
172	\$167,653	\$0	\$0	\$2,909	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
173	\$164,728	\$0	\$0	\$2,925	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
174	\$161,788	\$0	\$0	\$2,941	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
175	\$158,831	\$0	\$0	\$2,957	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
176	\$155,858	\$0	\$0	\$2,973	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
177	\$152,870	\$0	\$0	\$2,989	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
178	\$149,865	\$0	\$0	\$3,005	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
179	\$146,843	\$0	\$0	\$3,021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
180	\$143,806	\$0	\$0	\$3,038	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
181	\$140,752	\$0	\$0	\$3,054	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
182	\$137,681	\$0	\$0	\$3,071	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
183	\$134,594	\$0	\$0	\$3,087	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
184	\$131,490	\$0	\$0	\$3,104	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
185	\$128,369	\$0	\$0	\$3,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
186	\$125,232	\$0	\$0	\$3,138	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
187	\$122,077	\$0	\$0	\$3,155	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
188	\$118,905	\$0	\$0	\$3,172	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
189	\$115,716	\$0	\$0	\$3,189	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
190	\$112,510	\$0	\$0	\$3,206	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
191	\$109,286	\$0	\$0	\$3,224	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
192	\$106,045	\$0	\$0	\$3,241	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
193	\$102,787	\$0	\$0	\$3,259	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
194	\$99,511	\$0	\$0	\$3,276	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
195	\$96,217	\$0	\$0	\$3,294	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
196	\$92,905	\$0	\$0	\$3,312	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
197	\$89,575	\$0	\$0	\$3,330	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
198	\$86,227	\$0	\$0	\$3,348	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Tax Bracket  
33%

Prepared by  
Jay Robins  
  
Date prepared  
10/12/2007

199	\$82,861	\$0	\$0	\$3,366	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
200	\$79,477	\$0	\$0	\$3,384	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
201	\$76,075	\$0	\$0	\$3,402	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
202	\$72,654	\$0	\$0	\$3,421	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
203	\$69,214	\$0	\$0	\$3,439	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
204	\$65,756	\$0	\$0	\$3,458	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
205	\$62,279	\$0	\$0	\$3,477	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
206	\$58,784	\$0	\$0	\$3,496	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
207	\$55,269	\$0	\$0	\$3,515	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
208	\$51,735	\$0	\$0	\$3,534	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
209	\$48,183	\$0	\$0	\$3,553	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
210	\$44,611	\$0	\$0	\$3,572	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
211	\$41,019	\$0	\$0	\$3,591	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
212	\$37,408	\$0	\$0	\$3,611	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
213	\$33,778	\$0	\$0	\$3,630	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
214	\$30,128	\$0	\$0	\$3,650	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
215	\$26,458	\$0	\$0	\$3,670	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
216	\$22,769	\$0	\$0	\$3,690	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
217	\$19,059	\$0	\$0	\$3,710	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
218	\$15,329	\$0	\$0	\$3,730	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
219	\$11,579	\$0	\$0	\$3,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
220	\$7,809	\$0	\$0	\$3,770	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
221	\$4,018	\$0	\$0	\$3,791	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
222	\$207	\$0	\$0	\$3,811	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Tax Bracket  
33%

Prepared by  
Jay Robins  
  
Date prepared  
10/12/2007

269	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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292	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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294	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
295	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
296	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
297	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
298	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
299	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
300	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
301	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
302	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
303	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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331	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
332	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
333	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
334	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
335	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
336	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
337	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
338	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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.



# Benchmark Mortgage

20929 La Plata Court Boca Raton, fl 33425

Tel:(561) 852-6111 Fax:(561) 208-8384

Tax Bracket  
33%

Prepared by  
Jay Robins

Date prepared  
10/12/2007

339	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
340	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
341	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
342	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
343	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
344	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
345	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
346	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
347	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
348	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
349	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
350	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
351	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
352	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
353	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
354	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
355	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
356	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
357	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
358	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
359	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
360	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Investment Criteria	
Starting Principal	\$40,000
Rate of Return	7.500%
Number of Months	Int. Only
Monthly Investment	\$1,155

Investment Criteria	
Starting Principal	\$40,000
Rate of Return	9.500%
Number of Months	Int. Only
Monthly Investment	\$1,155

Investment Criteria	
Starting Principal	\$40,000
Rate of Return	11.500%
Number of Months	Int. Only
Monthly Investment	\$1,155

Benefits	
By year 15, asset accumulation will exceed debt. By year 30, yearly income will exceed \$138,718 with an asset account of \$1,933,161.	

Benefits	
By year 14, asset accumulation will exceed debt. By year 30, yearly income will exceed \$273,058 with an asset account of \$3,031,950.	

Benefits	
By year 12, asset accumulation will exceed debt. By year 30, yearly income will exceed \$524,069 with an asset account of \$4,853,594.	

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