

Personalized Mortgage Plan

your goals + our planning = total strategy

Prepared for: Mr. and Mrs. Borrower

Prepared by: Jay Robins
Mortgage Planner / Branch Manager

Advice Summary

This is the section where I advise this particular client on what program I feel is best and why. I also take the opportunity to explain how this personalized mortgage program works in an easy to understand way. Each borrower will have this page customized to fit their situation.

Benchmark Mortgage

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

The purpose of this analysis is to help you make an informed decision when selecting your home loan.

Prepared by
Jay Robins
Date prepared
10/12/2007

Total Cost Analysis

John Smith Purchase
1234 Anywhere Street
Anywhere, FL 33428

FOLLOW THESE 3 SIMPLE STEPS:

1. Review the SUMMARY of your loans. Details for each program can be found on the second page.
2. Next, review the TOTAL COST ANALYSIS for each loan so that you can compare which program might be right for your financial situation.*
3. Finally, review the suggested Debt Free or Asset Accum. plan to see how you can save thousands on your loan. Also, you can review the MONTHLY TAX BENEFITS.

1

SUMMARY

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		100%	90% 30 Yr IO	80/10 I/O	30 year fixed
1st	Loan Amount	\$412,000	\$370,800	\$329,600	\$329,600
	Interest Rate	7.000%	6.250%	6.500%	7.250%
	Term (months)	Int. Only	Int. Only	Int. Only	360
	P&I	\$2,403	\$1,931	\$1,785	\$2,248
	MI	\$120	\$120	\$0	\$0
	MI Cut Off	48 months	36 months	N/A	N/A
2nd	Loan Amount	\$0	\$0	\$40,400	\$0
	Interest Rate	0.000%	0.000%	8.250%	0.000%
	Term (months)	Int. Only	360	Int. Only	Int. Only
	P&I	\$0	\$0	\$278	\$0
Totals	Total Payment	\$2,523	\$2,051	\$2,063	\$2,248
	Net Savings	\$0	\$472	\$460	\$275

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TOTAL COST ANALYSIS

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Total Cost	\$149,960	\$120,195	\$123,785	\$116,380
Net Savings	\$0	\$29,765	\$26,175	\$33,580

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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.*

Years: 5



Years: 10



	100%	90% 30 Yr IO	80/10 I/O	30 year fixed
Monthly Amount	\$0	\$472	\$460	\$275
Int. Rate	0.00%	7.50%	7.50%	7.50%
Home Value	\$574,252	\$574,252	\$574,252	\$574,252
Loan Balance	\$412,000	\$370,800	\$370,000	\$311,072
Equity	\$162,252	\$203,452	\$204,252	\$263,179
Accum. Total	\$0	\$34,233	\$33,362	\$19,945
Net Worth	\$162,252	\$237,685	\$237,614	\$283,124
Home Value	\$824,413	\$824,413	\$824,413	\$824,413
Loan Balance	\$412,000	\$370,800	\$370,000	\$284,479
Equity	\$412,413	\$453,613	\$454,413	\$539,934
Accum. Total	\$0	\$83,983	\$81,848	\$48,931
Net Worth	\$412,413	\$537,596	\$536,261	\$588,865
Assets > Debts	30.00 yrs.	23.83 yrs.	22.75 yrs.	21.42 yrs.

4

MONTHLY TAX BENEFIT

Consider the tax benefits of your home mortgage. By consolidating your non-tax deductible debt (credit cards, etc.) into your mortgage, you can save \$\$\$\$. This is just an estimate - contact your tax consultant for advice.

Tax Brac: 33%	100%	90% 30 Yr IO	80/10 I/O	30 year fixed
1st Mortgage	\$793	\$637	\$589	\$657
2nd Mortgage	\$0	\$0	\$92	\$0
Property Tax	\$116	\$116	\$116	\$116
Total Monthly	\$909	\$753	\$796	\$773
Net Savings	\$156	\$0	\$44	\$20

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Personalized Mortgage Plan

A service provided by Jay Robins

Total Cost Analysis

your goals + our planning = total strategy

Do you view your mortgage as a loan or a financial instrument? For most people their mortgage represents their largest and most important debt obligation while their home represents their most significant and largest asset. Yet, most consumers lack a plan to manage their mortgage. This isn't the fault of the consumer. Quite simply, the tools and training necessary to provide complete analysis have been absent from the mortgage industry, until now.

Jay Robins is one of a rare group of mortgage planners in the nation who has invested in the technology, tools and training necessary to deliver a comprehensive mortgage plan. A mortgage plan allows you to consider several mortgage options and determine the strategy that best helps you to accomplish your goals.

A mortgage plan will have a powerful impact on your overall financial plan. Consumers who secure the services of a qualified mortgage planning professional are uniquely empowered to make solid decisions. Whether it be optimizing equity or debt, aligning the mortgage with financial goals, adjusting for life events, or saving money through identifying the lowest cost transaction, a mortgage plan clarifies your options and illuminates quality decisions.

Mortgage Plan Benefits

- Understand how to identify the lowest cost option.
- Accelerate your goals by determining your "Freedom Point"
- Integrate your mortgage into your overall financial plan
- Optimize your equity and debt configuration



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2. Next, review the TOTAL COST ANALYSIS for each loan so that you can determine which program might be right for your financial situation.*
3. Finally, review the suggested Debt Free or Asset Accum. plan to see which one works best for you. Also, you can review the MONTHLY TAX BENEFIT table on your loan. Also, you can review the MONTHLY TAX BENEFIT table on your loan.

SUMMARY

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MI	\$120	\$120	\$0
MI Cut Off	48 months	36 months	N/A
2nd			
Loan Amount	\$0	\$0	\$40,400
Interest Rate	0.000%	0.000%	8.250%
Term (months)	Int. Only	360	Int. Only
P&I	\$0	\$0	\$278
Totals			
Total Payment	\$2,523	\$2,051	\$2,063
Net Savings	\$0	\$472	\$460

TOTAL COST ANALYSIS

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Evaluating the total cost is the key to selecting the lowest cost mortgage for your individual needs.*

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Int / MI Paid	\$149,960	\$120,195	\$123,785
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Closing & Pts.	\$12,000	\$10,800	\$10,000
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MORTGAGE PLAN WITH ASSET ACCUMULATION

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Years: 5

Years: 10

	100%	90% 30 Yr IO	80/10 IO
Monthly Amount	\$0	\$472	\$460
Int. Rate	0.00%	7.50%	7.50%
Home Value	\$574,252	\$574,252	\$574,252
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Equity	\$162,252	\$203,452	\$204,252
Accum. Total	\$0	\$34,233	\$33,362
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Assets > Debts	30.00 yrs.	23.83 yrs.	22.75 yrs.

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Consider the tax benefits of your home mortgage. By consolidating your non-tax deductible debt (credit cards, etc.) into your mortgage, you can save \$\$\$! This is just an estimate - contact your tax consultant for advice.

Tax Brac: 33%	100%	90% 30 Yr IO	80/10 IO
1st Mortgage	\$793	\$637	\$589
2nd Mortgage	\$0	\$0	\$92
Property Tax	\$116	\$116	\$116
Total Monthly	\$909	\$753	\$796
Net Savings	\$156	\$0	\$44

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1 Review the Summary Options

The summary table offers information on up to four mortgage configurations. A few of the key data points include:

- A 1st and 2nd Mortgage:** This is a breakdown of the loan amounts, interest rates and term for both the first mortgage and the second mortgage.
- B Totals:** This area helps you understand the Total Payment (P&I = principal and interest only) and then identify the net savings for the lower payment options.
- C MI:** If your first mortgage requires mortgage insurance, the amount of the premium will show up on this line and is included in the total payment.

		Program 1	0 Points	1 Point
1st	Loan Amount	\$225,000	\$225,000	\$225,000
	Interest Rate	8.125%	7.750%	7.500%
	Term (months)	360	360	360
	P&I	\$1,671	\$1,612	\$1,573
	MI	\$0	\$0	\$0
2nd	Loan Amount	\$0.00	\$0.00	\$0.00
	Interest Rate	0.000%	0.000%	0.000%
	Term (months)	180	180	180
	P&I	\$0	\$0	\$0
Totals	Total Payment	\$1,671	\$1,612	\$1,573
	Net Savings	\$0	\$59	\$97

2 Calculate the Bottom Line

An optimized mortgage will maximize the bottom line. This key area of the report empowers you to make informed decisions by first breaking down the total cost:

- A Months:** Reviewing the total cost over a specific time frame allows you to align your decision with your goals.
- B Total Payment Factors:** Based on the specified period, your total payments are calculated and then broken down to illustrate how much principal and interest you've paid.
- C Closing and Points:** Most mortgage analyses fail to factor in the costs associated with closing and points. As your Mortgage Planner / Branch Manager, I want to help you make an informed decision by including this information.

Months: 84		Program 1	0 Points	1 Point	2 Poi
Total Payment		\$140,332	\$140,358	\$140,300	\$140
Principal Paid		\$16,579	\$24,191	\$29,047	\$33
Int / MI Paid		\$123,753	\$116,167	\$111,253	\$106
Balance Left		\$208,421	\$200,809	\$195,953	\$191
Closing & Pts.		\$0	\$3,200	\$5,450	\$7
Total Cost		\$123,753	\$119,367	\$116,703	\$114
Net Savings		\$0	\$4,386	\$7,050	\$9

- D Total Cost:** Finally a way to compare the True Costs associated with a mortgage transaction, over time. The actual costs associated with a loan include Interest, PMI (Mortgage Insurance), Closing Costs, and Points. Principal is not considered a cost factor, because as it is paid it is converted to equity.

3 Understand How Each Options Impacts Your Strategy and Goals

Your Mortgage Plan integrates the costs and timelines and calculates how each option assists you in reaching your goals.

- A Equity Increase:** If your goal is to pay down your mortgage principle faster, the Equity Increase Plan will illustrate over several periods of time, how each option impacts that goal.
- B Debt Free In and Interest Saved:** By singling out the least effective option, your report shows you how long each option will take to pay off your mortgage and what you will save in interest.

Equity Increase		Program 1	0 Points	1 Point
1st	Reduction	\$0	\$59	\$97
	7 years	\$0	\$6,553	\$10,673
	10 years	\$0	\$10,645	\$17,259
	15 years	\$0	\$19,970	\$32,118
Totals	Debt Free in	0.0 yrs.	26.3 yrs.	24.7 yrs.
	Interest Saved	\$0	\$51,435	\$71,817

4 Understand the Likely Tax Benefits

Because the IRS allows most borrowers (see a qualified tax advisor for specifics) to deduct the cost of interest and property taxes from their income, you will want to review the potential impact.

- A Tax Bracket:** Jay Robins has estimated your likely tax bracket to use in calculating your tax benefit.
- B Total Monthly and Net Savings:** The likely total benefit is calculated and then compared to the least favorable option to show you your net savings.

Tax Brac: 33%		Program 1	0 Points	1 Point	2 Poi
1st Mortgage		\$503	\$480	\$464	
2nd Mortgage		\$0	\$0	\$0	
Property Tax		\$0	\$0	\$0	
Total Monthly		\$503	\$480	\$464	
Net Savings		\$54	\$31	\$15	

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Making an Informed Decision

Why Total Cost Matters

Understanding the total cost of your mortgage means understanding the true cost. The only way to measure the performance of your mortgage is to assess all the various elements over time.

How Long Will You Keep Your Loan?

When time is a factored into comparing loan options it can greatly alter the difference between options and scenarios. A Total Cost Analysis allows you and your mortgage planner to determine which option is truly in your best interest based on the time you'll want to keep your loan. Small differences, properly managed over time, can mean many thousands of dollars in savings.

Factoring in Tax Benefits

In most cases the interest you pay on your mortgage is tax deductible (please see your CPA or other tax advisor for specifics). Because your Total Cost Analysis report includes Tax Savings you have a complete picture of the potential benefits your home provides in terms of taxes.

Aligning your Mortgage with Your Other Financial Goals

Financial goals are a personal element. Because most individuals see their mortgage as being separate from their other financial instruments, they can miss opportunities to accelerate their objectives.

Your mortgage planner has the unique software specially designed to help illustrate how your mortgage will impact your financial goals. Whether its paying off your home faster or increasing your savings and investment contributions, the Total Cost Analysis will show you the bottom line.

Total Cost Analysis (TCA)

The TCA performs the industry's most powerful side-by-side analysis of the net cost of a loan over time. More importantly, it highlights two specific areas of the total loan cost. First, it measures the financial impact the homeowner would feel if he or she were to invest the savings of a given loan into an asset-accumulation account. Second, it demonstrates the power of repaying the loan and the savings.

Jay Robins, Mortgage Planner / Branch Manager



Meet Jay

In Jay's words, "the best times are those when we knew we made a difference and can look back on it with pride." Many who know Jay best will tell you that this is a philosophy he has taken to heart and in life since he was a young boy. Many friends and family members from Baltimore Maryland remember Evan Jay as the seven-year-old boy who would go out of his way to make someone smile. He looks back on those days with pride, and can look at his work today in the same way. As one of the top mortgage professionals in Florida, people have come to know him for his expertise and understanding during such a critically important time.

Jay has made a true difference when it comes to one of the most important times in a person's life—acquiring a loan for the purchase of a house or commercial property or refinancing. "This is a big step for most people," he says. "On top of that, it deals with a place where you spend the times of your life—your home—and I know how important this place is to you. You want to be able to make your payment and live comfortably" For clients who are purchasing or refinancing a home, a second home an investment property, or a commercial property, Jay analyzes your situation thoroughly and finds a mortgage that is unique to your needs and wants.

This is a big moment for you and it's one where there is no room for error. For the Times of Your Life, you can turn to Jay Robins. He goes to great lengths to ensure the event is handled in an efficient manner and with the least amount of inconvenience, helping you make informed decisions prior to refinancing or buying your home or commercial property. Jay is a professional who knows what you want and what you value. He's there for you. He's the professional for you.

Anything you can suggest to make your experience with me that much greater, please let me know. I am dependant on your ongoing referrals. If you know someone who is interested in doing an annual mortgage and / or credit review, please give them my contact information. Thanks again and I look forward to speaking with you soon.



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