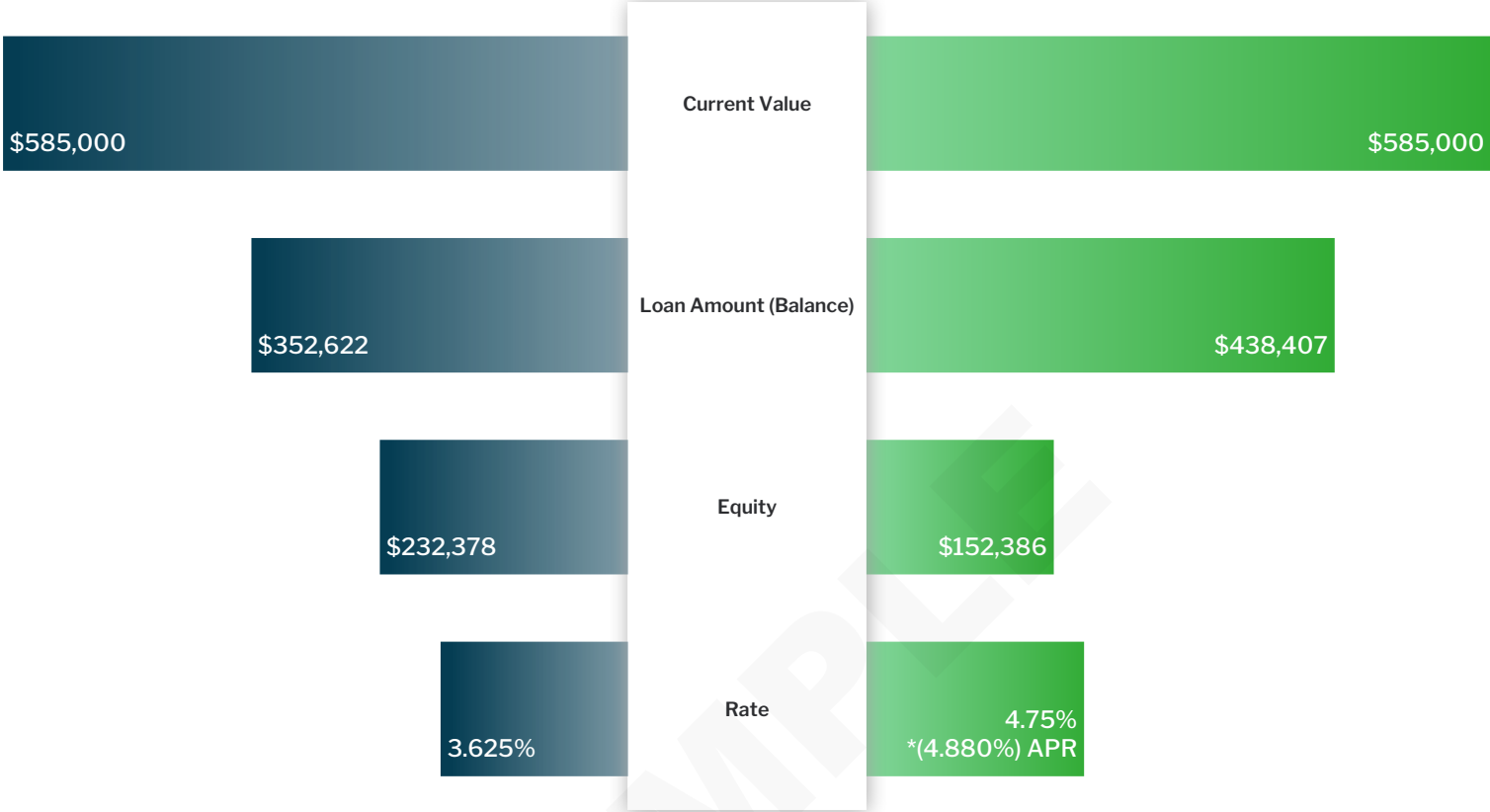


Home Equity Financial Plan for [REDACTED]

Existing

Proposed



Analysis by
Rob Johnson



Loan Details Overview

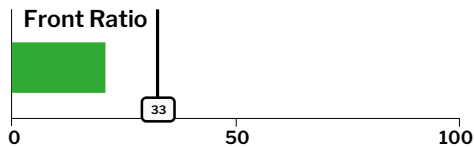
	Existing	Proposed
Property Value	\$585,000	\$585,000
Loan Balance / Amount	\$352,622	\$438,407
Equity In Home	\$232,378	\$152,386
Cash-Out	-	\$0
Closing Costs	-	\$4,700
Est. Available Equity / at 80% LTV	\$232,378	\$29,593
Loan Details	30 YR	30 Yr Conv. Fixed
Rate	3.625%	4.75%
APR	-	4.880%
Points	-	0.25 (\$1,093)
Mortgage Insurance	\$126	\$0
Additional MI Financing	-	\$0
Debt Balance	\$79,992	\$0
Debt Inclusion	-	\$79,992

Payment Overview

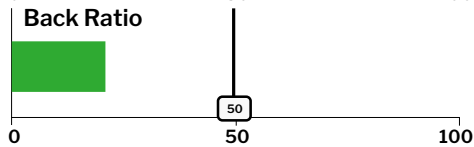
This compares the borrower's existing monthly mortgage payment and other obligations against the proposed loan with debt consolidation.

	Existing	Proposed
Principal & Interest	\$1,641	\$2,287
Taxes, Ins, and HOA	\$687	\$561
Installment	\$1,118	\$0
Revolving	\$697	\$0
Other	\$0	\$0
Total	\$4,143	\$2,848

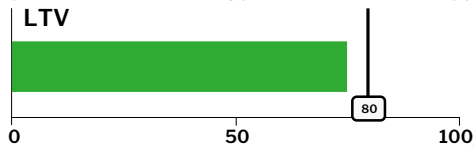
21%
Under By
\$1,643



21%
Under By
\$3,957



75%
Under By
\$29,793



\$438,407
LOAN AMOUNT



\$2,789
PITI

Monthly Savings

\$1,295

	Type	Balance	Payment
Elan Financial Services	Revolving	\$14,141	\$244
USAA	Revolving	\$11,483	\$265
Citi	Revolving	\$8,246	\$188
Credit Union of Georgia	Installment	\$28,975	\$605
Credit Union of Georgia	Installment	\$17,147	\$513
Total		\$79,992	\$1,815
Included		\$79,992	\$1,815

Analysis by

Rob Johnson



\$1,295 /Mo.

Savings Applied Toward
Principal



14 Yrs.

New Term


Saved Term: 14 Yrs. 1 Mo.



\$220,676

Increase in Net Worth



	Existing	Proposed	Amortization Gained	Saved Term
Current Balance	\$352,622	\$438,407		
Debts	\$79,992			
Remaining Term	28 Yrs. 1 Mos.	14 Yrs.		14 Yrs. 1 Mo.
Payments	337	168		169
Amortization Gained After 5 Yrs	\$39,669	\$123,692	\$84,022	
Amortization Gained After 10 Yrs	\$87,209	\$281,854	\$194,645	
Amortization Gained After 14 Yrs.	\$131,946	\$437,314	\$305,368	
Balance After 14 Yrs.	\$220,676	\$0		

Analysis by

Rob Johnson



SAMPLE