



Understanding the benefits of Mortgage Planning

*Prepared Exclusively for:
Abundant Business Referrals*



Andrew Conniff , *Mortgage Planner*

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Mortgage Planning Services

*We provide you a lot more than a mortgage loan.
We provide you the following mortgage planning services:*



Personalized Mortgage Plan

Integrating your largest financial instrument with your goals



Periodic Mortgage Review

Maintaining complete control over how your loan is performing



Annual Equity Review

Optimized equity through an in-depth review of your mortgage's performance



Personalized Mortgage Plan

Making an informed decision

- Integrates mortgage with financial plan
- In-depth analysis
- Understand total cost *and* total benefit



		Program 1	0 Points	1 Point	2 Points
1st	Loan Amount	\$225,000	\$225,000	\$225,000	\$225,000
	Interest Rate	8.125%	7.750%	7.500%	7.250%
	Term (months)	360	360	360	360
	P&I	\$1,671	\$1,612	\$1,573	\$1,535
	MI	\$0	\$0	\$0	\$0
2nd	Loan Amount	\$0.00	\$0.00	\$0.00	\$0.00
	Interest Rate	0.000%	0.000%	0.000%	0.000%
	Term (months)	180	180	180	180
	P&I	\$0	\$0	\$0	\$0
Totals	Total Payment	\$1,671	\$1,612	\$1,573	\$1,535
	Net Savings	\$0	\$59	\$97	\$136

Months: 84		Program 1	0 Points	1 Point	2 Points
	Total Payment	\$140,332	\$140,358	\$140,300	\$140,355
	Principal Paid	\$16,579	\$24,191	\$29,047	\$33,959
	Int / MI Paid	\$123,753	\$116,167	\$111,253	\$106,397
	Balance Left	\$208,421	\$200,809	\$195,953	\$191,041
	Closing & Pts.	\$0	\$3,200	\$5,450	\$7,700
	Total Cost	\$123,753	\$119,367	\$116,703	\$114,097
	Net Savings	\$0	\$4,386	\$7,050	\$9,657

Equity Increase		Program 1	0 Points	1 Point	2 Points
1st	Reduction	\$0	\$59	\$97	\$136
	7 years	\$0	\$6,553	\$10,673	\$14,825
	10 years	\$0	\$10,645	\$17,259	\$23,866
	15 years	\$0	\$19,970	\$32,118	\$44,056
Totals	Debt Free in	0.0 yrs.	26.3 yrs.	24.7 yrs.	23.2 yrs.
	Interest Saved	\$0	\$51,435	\$71,817	\$86,642

Tax Brac: 33%		Program 1	0 Points	1 Point	2 Points
		\$500	\$100	\$484	\$100

Personalized Mortgage Plan

The Total Cost Analysis

Your Name/Mortgage Company
 Our Advice Makes a Difference
 9999 Trusted Advisor Lane American City, CA 88888
 Tel (800) 499-2242 Fax (555) 265-3344

Tax Bracket: 33%
 Prepared by: Mike Baker
 Date prepared: 8/23/2002

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.

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

Total Cost Analysis
 Neil Armstrong
 123 Sunset Lane
 Bei Air, CA 900771234

SUMMARY

This summary table displays information on up to four loan programs, including their respective fees and monthly payments. Each program shows a first mortgage, and possibly a second mortgage. Although this table will show you which loan will provide you the lowest payment, such a loan may not be the right loan for your financial situation.*

	Program 1	0 Points	1 Point	2 Points
1st Loan Amount	\$225,000	\$225,000	\$225,000	\$225,000
Interest Rate	8.125%	7.750%	7.500%	7.250%
Term (months)	360	360	360	360
P&I	\$1,671	\$1,612	\$1,573	\$1,535
MI	\$0	\$0	\$0	\$0
2nd Loan Amount	\$0.00	\$0.00	\$0.00	\$0.00
Interest Rate	0.000%	0.000%	0.000%	0.000%
Term (months)	180	180	180	180
P&I	\$0	\$0	\$0	\$0
Totals Total Payment	\$1,671	\$1,612	\$1,573	\$1,535
Net Savings	\$0	\$59	\$97	\$136

TOTAL COST ANALYSIS

A true loan comparison cannot be made simply by comparing the payments that a loan offers. There are various other fees and issues which effect the overall cost of a loan. The table at the right analyzes the difference in total overall cost of your home loan. Evaluating the total cost is the key to selecting the lowest cost mortgage for your individual needs.*

Months: 84	Program 1	0 Points	1 Point	2 Points
Total Payment	\$140,332	\$140,358	\$140,300	\$140,355
Principal Paid	\$16,579	\$24,191	\$29,047	\$33,959
Int / MI Paid	\$123,753	\$116,167	\$111,253	\$106,397
Balance Left	\$208,421	\$200,809	\$195,953	\$191,041
Closing & Pts.	\$0	\$3,200	\$5,450	\$7,700
Total Cost	\$123,753	\$119,367	\$116,703	\$114,097
Net Savings	\$0	\$4,386	\$7,050	\$9,657

TERM REDUCTION

You can become debt free faster by applying a few more dollars each and every month towards the principal of your mortgage loan. Additionally, these consistent pre-payments may also save you thousands and thousands of dollars in interest savings over the life of your loan.*

Equity Increase	Program 1	0 Points	1 Point	2 Points
1st Reduction	\$0	\$59	\$97	\$136
7 years	\$0	\$6,553	\$10,673	\$14,825
10 years	\$0	\$10,645	\$17,259	\$23,866
15 years	\$0	\$19,970	\$32,118	\$44,056
Totals Debt Free in	0.0 yrs.	26.3 yrs.	24.7 yrs.	23.2 yrs.
Interest Saved	\$0	\$51,435	\$71,817	\$86,642

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%	Program 1	0 Points	1 Point	2 Points
1st Mortgage	\$503	\$480	\$464	\$449
2nd Mortgage	\$0	\$0	\$0	\$0
Property Tax	\$0	\$0	\$0	\$0
Total Monthly	\$503	\$480	\$464	\$449
Net Savings	\$54	\$31	\$15	\$0

* 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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1 Side-by-side loan comparison

2 Measures performance over time

3 Illustrates how decisions impact financial goals

RateWatch Service

Maintaining Constant Control

- Sent to you on regular basis
- Monitor performance against the market
- Assess performance in respect to goals

RATEWATCH Report
Rate Monitoring
123 Sunset Lane
Bel Air, CA 900771234

CURRENT LOAN DATA
Let us know if we need to update our loan overview.

Loan overview	
Program:	Fixed
Loan Balance:	\$212,000
Rate:	8.250%
Term:	317 Months
Start Date:	1/1/1999

Payment breakdown
Payment:
Your actual payment may be different, based on your current index and margin.
*We are committed to providing you with information to help you save money on

RATEWATCH*
Compare your monthly payment to the current market.

Program Name	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE
1yr ARM	5.875%	360	\$1,592.69	\$1,254.06	\$338.63 Savings
15yr Fixed	6.625%	180	\$1,592.69	\$1,861.35	\$268.66 Increase
5yr ARM	6.875%	360	\$1,592.69	\$1,392.69	\$200.00 Savings
7yr ARM	7.000%	360	\$1,592.69	\$1,410.44	\$182.24 Savings
30yr Fixed	7.375%	360	\$1,592.69	\$1,464.23	\$128.45 Savings

Call today for an easy loan review over the phone!

MORTGAGE PAYOFF PLAN
We want to help you pay off your home ahead of schedule.

Monthly PrePay Amount	Total Interest Savings	Less Years for Home Loan
\$100.00	\$85,756.82	5.99 years
\$200.00	\$134,635.03	9.61 years
\$300.00	\$167,290.51	12.12 years

Call us today if you would like us to prepare a personalized schedule for a faster payoff of your home loan.

NOTES
What you need to know about
A home loan



Periodic Mortgage Review

RateWatch Report

Account #55-12112
Property address
123 Sunset Lane

Prepared by
Mike Baker
Date prepared
8/23/2002

The purpose of this statement is to help you save money on your mortgage.

RateWatch Report
Neil Armstrong
123 Sunset Lane
Bel Air, CA 900771234

FOLLOW THESE 3 SIMPLE STEPS:

1. CURRENT LOAN DATA displays the current mortgage information that we have on file for you.
2. RATEWATCH compares your existing loan information with current interest rates. Check out the MONTHLY DIFFERENCE'S.
3. MORTGAGE PAYOFF PLAN shows the potential benefits of prepaying your mortgage by a few extra dollars each month.

CURRENT LOAN DATA

Let us know if we need to update our loan overview

1

Loan overview		Payment breakdown	
Program:	Fixed	Start Date:	1/1/1999
Loan Balance:	\$212,000	Payment:	\$1,592.69
Rate:	8.250%	*Your actual payment may be different. This payment is based on your current index and margin as of 8/23/2002.	
Term:	317 Months	*We are committed to providing you with advice and information to help you save money on your mortgage.	

RATEWATCH*

Compare your monthly payment to the current market.

2

Program Name	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE	APR
1yr ARM	5.875%	360	\$1,592.69	\$1,254.06	\$338.63 Savings	8.533%
15yr Fixed	6.625%	180	\$1,592.69	\$1,861.35	\$268.66 Increase	7.010%
5yr ARM	6.875%	360	\$1,592.69	\$1,392.69	\$200.00 Savings	8.533%
7yr ARM	7.000%	360	\$1,592.69	\$1,410.44	\$182.24 Savings	8.533%
30yr Fixed	7.375%	360	\$1,592.69	\$1,464.23	\$128.45 Savings	7.621%

Call today for an easy loan review over the phone!

MORTGAGE PAYOFF PLAN

We want to help you pay off your home ahead of schedule.

3

Monthly PrePay Amount	Total Interest Savings	Less Years for Home Loan
\$100.00	\$85,756.82	5.99 years
\$200.00	\$134,635.03	9.61 years
\$300.00	\$167,290.51	12.12 years

Call us today if you would like us to prepare a personalized schedule for a faster payoff of your home loan.

NOTES

When you're ready to refinance or buy a new home, be sure to call us 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 the number listed at the top of this page.

If you have any friends or family that would like to receive our Quarterly Review, please call us today

* 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.
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- 1 Review the current status of your loan
- 2 Quickly see potential savings
- 3 See how to accelerate equity growth



Annual Equity Review

Optimize your equity

- Annual service
- In-depth review of mortgage's performance
- Coordinate planning with changed goals and/or life events



Annual Equity Review

Equity Repositioning Analysis

Mortgage Coach
Our Advice Makes a Difference
123 Main Street Irvine, CA 92618
Tel:(800) 951-2696 Fax:(800) 951-2696

Tax Bracket
33%

Prepared by
Philip Meyer
Date prepared
9/12/2006

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

Equity Repositioning Analysis
Josee Aguilar
1234 Main Street
Irvine, CA 92618

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!

1 CURRENT LIABILITIES
Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	Long Bch Mtg Co	5.750%	\$335,815	\$2,863	\$531	14.40 yrs.
Mortgage	Chase	8.500%	\$34,618	\$269	\$81	28.58 yrs.
Credit Card	American Express	9.990%	\$18,000	\$350	\$0	5.67 yrs.
Credit Card	Visa	12.000%	\$15,000	\$300	\$0	5.83 yrs.
Totals (Paid-Off Items)			\$403,433	\$3,782	\$612	

2 RECOMMENDED DEBT STRUCTURE
Our proposed debt structure and benefits

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st 30 Yr Fixed	360	6.500%	\$413,500	\$2,614	\$739
2nd	180	0.000%	\$0	\$0	\$0
Totals:			\$413,500	\$2,614	\$739

Loan Costs
\$10,000

Cash Out	\$67	\$1,168	\$127
Savings			

ASSET ACCUMULATION
Savings based on our current recommendations

Asset Criteria	Accumulation		
	Years	Amount	
Opening Balance	\$0	7	\$130,848
Rate	8.000%	15	\$404,173
Payment	\$1,168	30	\$1,740,740

PROJECTED REAL ESTATE VALUE
Value based on our current projections

Criteria	Projected Value		
	Years	Value	
Current Value	\$525,000	7	\$738,728
Projected Rate	5.000%	15	\$1,091,437
		30	\$2,269,020

TOTAL REAL ESTATE INVESTMENT VALUE
Before and after

Years	Before	After
7	\$738,728	\$669,676
15	\$1,091,437	\$1,495,610
30	\$2,269,020	\$4,009,760

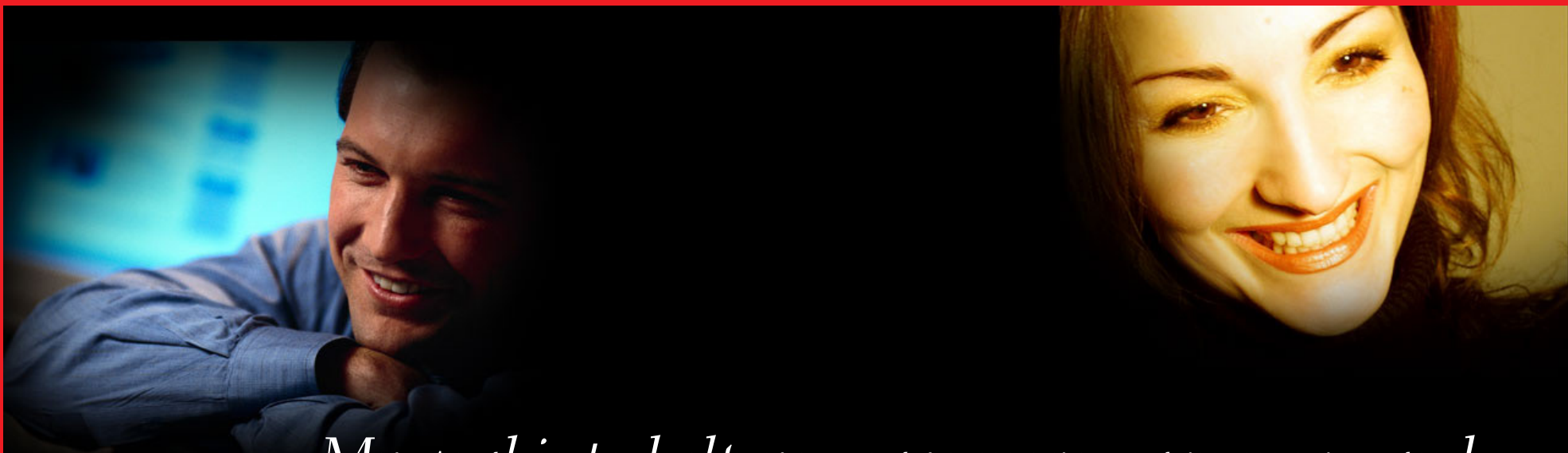
TAX BENEFITS
Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$612	\$1,836	\$7,343
After	\$739	\$2,217	\$8,870
Savings	\$127	\$382	\$1,526

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 us 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 the number listed at the top of this page.
Ask your friends or family if they would like to receive a copy of our Equity Repositioning Analysis!

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.
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- 1 Comprehensive debt review
- 2 Restructuring Analysis
- 3 Time-based goal tracking



My goal is to help you save more, earn more, and own more.



Andrew Conniff , Mortgage Planner

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