

# sdloans.com

San Diego's on-line mortgage company.  
 2515 Camino del Rio #312 San Diego, CA 92108  
 Tel:(619) 299-7950 Fax:(619) 299-7966

Mo. Income \$6,500

Tax Bracket 33%

FICO Score 668

Prepared by  
Steve Nartker

Date prepared  
3/2/2002

The purpose of this analysis is to help you make an informed decision when reviewing your current debt structure.

### 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 consolidate your debt and save hundreds of dollars.
3. TERM REDUCTION shows you how you can take our recommended monthly savings and save thousands on interest AS WELL AS pay off your loan sooner!

## Debt Free Analysis

John Doe  
 123 Sunset Lane  
 Bel Air, CA 900771234

### CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	Bank of America	8.250%	\$212,000	\$1,593	\$481	26.83 yrs.
Mortgage	2nd Mortgage	14.250%	\$30,000	\$405	\$118	15.00 yrs.
Auto	Ford Motor Credit	9.500%	\$12,486	\$456	\$0	2.58 yrs.
Credit Card	Chase Manhattan B	16.000%	\$14,567	\$642	\$0	2.27 yrs.
Credit Card	First USA	19.900%	\$7,000	\$280	\$0	2.71 yrs.
Totals (Paid-Off items):			\$276,053	\$3,375	\$599	

### RECOMMENDED DEBT STRUCTURE\*

Our proposed debt structure

Program	Terms	Rate	Balance	Paymen	Tax Ded.
1st New Program	360	7.250%	\$248,000	\$1,692	\$494
2nd 2nd TD	180	11.500%	\$31,000	\$362	\$98
Totals:			\$279,000	\$2,054	\$592

### PAYMENT SAVINGS

Savings based on our Debtfree proposal

Savings	Monthly	Quarterly	Annually
Before	\$3,375	\$10,125	\$40,501
After	\$2,054	\$6,162	\$24,647
Totals:	\$1,321	\$3,963	\$15,853

### TERM REDUCTION

Suggestions to become Debt Free quicker!

Pre-Payment	Years	Equity Increase
\$500	5.0	\$36,029
	7.7	\$61,281
	9.2	\$77,776
Loan Paid Off:	15.9	\$190,308
		Interest Savings

### ASSET ACCUMULATION

Savings based on our current recommendations

Asset Specs.	Benefit After x yrs.	
Opening Balance	\$0	
Rate	8.000%	
Payment	\$500	
	7	\$56,057
	15	\$173,019
	30	\$745,180

### TAX BENEFITS

Savings based on our current recommendations

	Monthly	Ortly.	Yearly
Before	\$599	\$1,796	\$7,182
After	\$592	\$1,777	\$7,110
Savings	(\$6)	(\$18)	(\$73)

### NOTES

Call us today for our debt-FREE Mortgage Plan. Let us show you how to can payoff your debts 7-12 years earlier (including your mortgage) using only the amount of monthly payment you are already making.

**Ask your friends or family if they would like to receive our Quarterly Review!**