

Options Loan: Allows borrower payment options and/or cash flow for investment or debt reduction.
 Equity Builder (EB): Bi-weekly payment plan auto drafts every other Monday, saves thousand in interest expense.

MARM 3					Fixed Rate			
Start Rate of 1.750%					Start Rate of 6.500%			
YEAR	INT	PMT	TOTAL	BALANCE	INT	PMT	TOTAL	BALANCE
1	4.052%	\$357	\$4,287	\$99,167	6.500%	\$632	\$7,585	\$98,882
2	4.802%	\$384	\$8,895	\$99,324	6.500%	\$632	\$15,170	\$97,690
3	5.552%	\$413	\$13,849	\$99,899	6.500%	\$632	\$22,754	\$96,417
4	6.302%	\$444	\$19,175	\$100,897	6.500%	\$632	\$30,339	\$95,060
5	6.302%	\$658	\$27,075	\$99,310	6.500%	\$632	\$37,924	\$93,611
6	6.302%	\$658	\$34,975	\$97,621	6.500%	\$632	\$45,509	\$92,065
7	6.302%	\$658	\$42,874	\$95,822	6.500%	\$632	\$53,094	\$90,416
8	6.302%	\$658	\$50,774	\$93,906	6.500%	\$632	\$60,679	\$88,657
9	6.302%	\$658	\$58,674	\$91,866	6.500%	\$632	\$68,263	\$86,779
10	6.302%	\$658	\$66,574	\$89,693	6.500%	\$632	\$75,848	\$84,776
11	6.302%	\$658	\$74,474	\$87,380	6.500%	\$632	\$83,433	\$82,639
12	6.302%	\$658	\$82,373	\$84,917	6.500%	\$632	\$91,018	\$80,358
13	6.302%	\$658	\$90,273	\$82,293	6.500%	\$632	\$98,603	\$77,925
14	6.302%	\$658	\$98,173	\$79,500	6.500%	\$632	\$106,187	\$75,329
15	6.302%	\$658	\$106,073	\$76,525	6.500%	\$632	\$113,772	\$72,559
16	6.302%	\$658	\$113,973	\$73,358	6.500%	\$632	\$121,357	\$69,604
17	6.302%	\$658	\$121,872	\$69,985	6.500%	\$632	\$128,942	\$66,450
18	6.302%	\$658	\$129,772	\$66,393	6.500%	\$632	\$136,527	\$63,086
19	6.302%	\$658	\$137,672	\$62,568	6.500%	\$632	\$144,112	\$59,496
20	6.302%	\$658	\$145,572	\$58,495	6.500%	\$632	\$151,696	\$55,665
21	6.302%	\$658	\$153,472	\$54,157	6.500%	\$632	\$159,281	\$51,578
22	6.302%	\$658	\$161,371	\$49,539	6.500%	\$632	\$166,866	\$47,218
23	6.302%	\$658	\$169,271	\$44,620	6.500%	\$632	\$174,451	\$42,565
24	6.302%	\$658	\$177,171	\$39,383	6.500%	\$632	\$182,036	\$37,601
25	6.302%	\$658	\$185,071	\$33,806	6.500%	\$632	\$189,620	\$32,304
26	6.302%	\$658	\$192,971	\$27,867	6.500%	\$632	\$197,205	\$26,653
27	6.302%	\$658	\$200,870	\$21,542	6.500%	\$632	\$204,790	\$20,623
28	6.302%	\$658	\$208,770	\$14,808	6.500%	\$632	\$212,375	\$14,189
29	6.302%	\$658	\$216,670	\$7,637	6.500%	\$632	\$219,960	\$7,324
30	6.302%	\$636	\$224,307	\$0	6.500%	\$632	\$227,284	\$0

Savings of:
\$2,977

Loan Origination Points: \$0 \$0

Loan Amount : \$100,000 Loan Amount : \$100,000

Payments assume maximum annual payment increase each year. Actual results may vary. May affect amortization schedule. Interest Rates will change. Consult your regulation Z. This is not offer to lend. Equal Opportunity Lender. For illustration purposes only.

Potential Savings by choosing the ARM loan program over the fixed rate option.
#VALUE!

Name:
 Address:
 Purchase Price: \$125,000

LOAN CONSULTANT

Value of home in 5 years @ 3% appreciation in value per year is **\$145,213** .
 Put your money to work for you and allow your home to take care of itself. Your retirement lifestyle my depend on it.