



Prepared For: **Joe & Jane Buyer**
 123 Main Street
 Anytown, CA 91919
 Customer ID: MA009-0353



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This report illustrates the results that can be achieved by establishing a Money Merge Account. The accuracy of this report is consistent with the information supplied by you.

You have been pre-qualified for the Money Merge Account to decrease your scheduled interest by \$532,184.42. Through the Money Merge Account you are eligible to pay less interest than compared to a standard 30-year mortgage at 2.705% fixed.

Current Liabilities		
Existing Debt (to be paid off)	Balance	Payments
Countrywide (1st Position)	\$725,000.00	\$5,750.00
Ford Motor Company	\$25,000.00	\$759.90
Lexus Financing	\$40,000.00	\$1,158.42
Harley Davidson	\$11,800.00	\$537.73
Money Merge Account	\$3,500.00	\$0.00
Total Monthly Fixed Expenses	\$805,300.00	\$8,206.05

Net Income		
Employer	Interval	Amount
Jane's Company	Bi-Weekly	\$1,800.00
Joe's Company	Bi-Weekly	\$3,200.00
Total Monthly Net Income		\$10,000.00

Income Analysis		
Total Monthly Net Income	\$10,000.00	
Total Monthly Fixed Expenses	-\$8,206.05	
Current Monthly Discretionary Income	\$150.00	
Monthly Living Expenses (bills, entertainment, spending money)	\$1,643.95	X

Initial Here

With the Money Merge Account, the above listed mortgage and debts will be paid off without adjusting monthly living expenses in **11.9** years.

Proposed Liability Structure			
	Balance	Escrows	Payment
Countrywide	\$725,000.00	\$950.00	\$5,750.00
Money Merge Account	\$80,300.00		\$602.25
Total	\$805,300.00		\$6,352.25
	Monthly Payment Savings		\$1,853.80

The above information is for comparison purposes only. Results will vary depending on each individual's spending habits and future financial circumstances. Individual qualification is required for the Money Merge Account. The information contained herein does not constitute an offer or a solicitation to lend or extend credit. United First Financial does not provide accounting, tax, legal, real-estate, mortgage or investment advice as part of the Money Merge Account Program.

By signing this financial analysis report you are confirming the accuracy of the information listed above. The performance of the MMA product can be increased or decreased based on your mortgage interest rate, income, assets and/or liabilities.

X

 Signature

X

 Signature

Amortization Comparison

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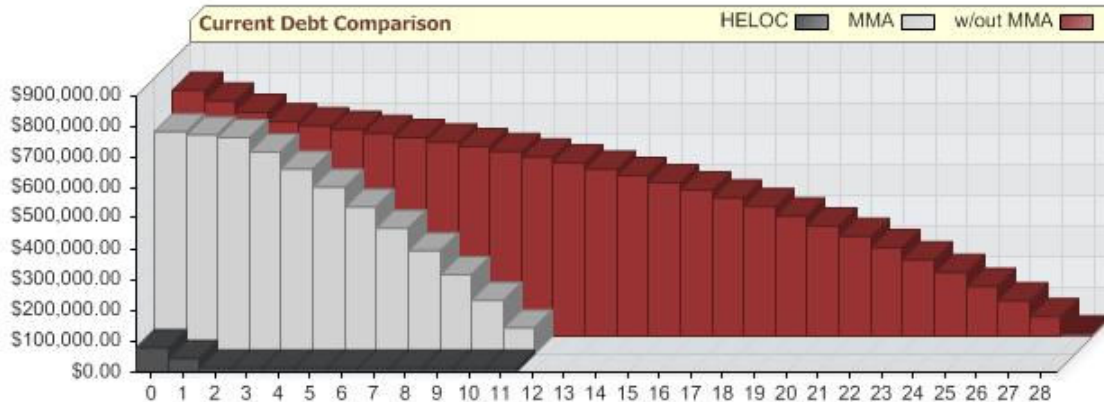
Current US Bank Mortgage	
Current Amount	\$725,000.00
Interest Rate	6.75%
Remaining Term	360
Interest Payment	\$4,078.13
Principal Payment	\$721.88
Escrow Amount	\$950.00
Total Payment	\$5,750.00

Money Merge Account	
Current Amount	\$80,300.00
Note Rate	9%
Available Amount	\$80,500.00
Program Start Date	8/1/2007
Monthly Expenses	\$1,643.95

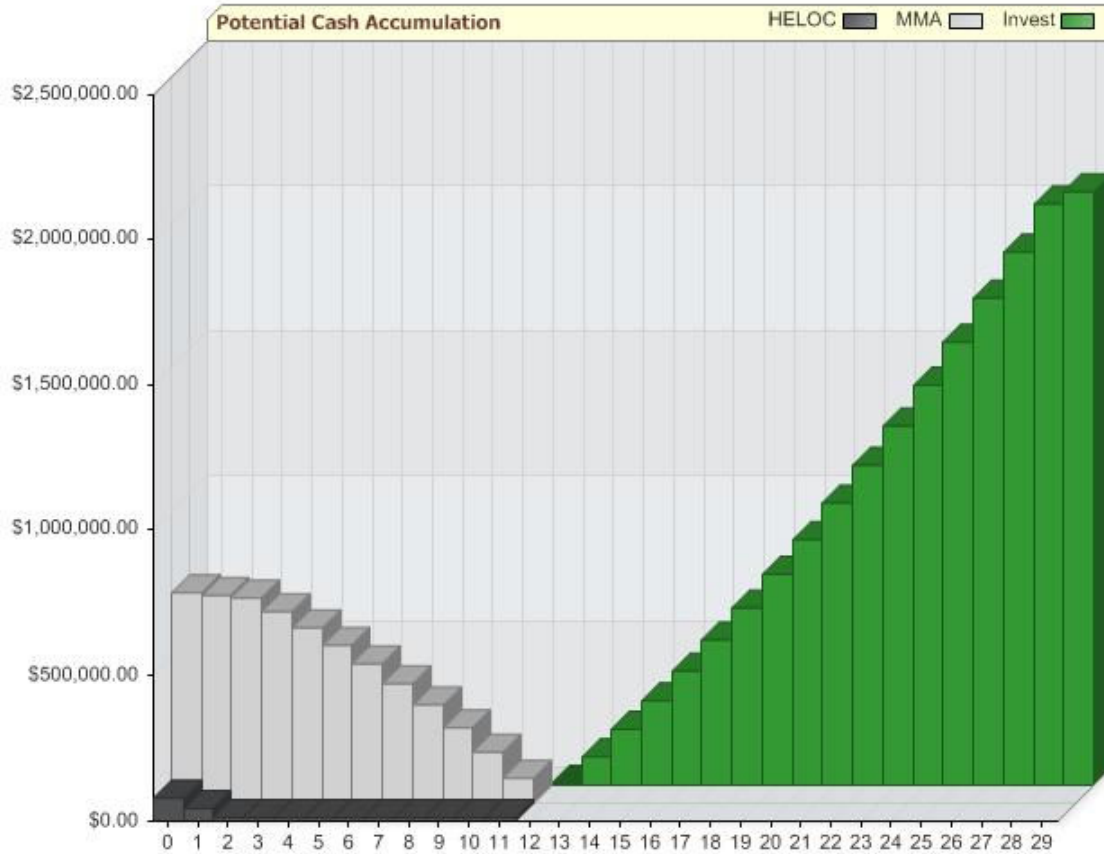
Year	Balance	Debt Paid	Interest Paid
1	\$767,456.74	\$34,343.26	\$52,729.34
2	\$730,800.13	\$70,999.87	\$103,145.25
3	\$698,582.92	\$103,217.08	\$151,352.56
4	\$685,348.34	\$116,451.66	\$198,034.76
5	\$673,651.89	\$128,148.11	\$243,938.31
6	\$661,141.05	\$140,658.95	\$289,027.47
7	\$647,759.09	\$154,040.91	\$333,245.51
8	\$633,445.37	\$168,354.63	\$376,531.79
9	\$618,135.02	\$183,664.98	\$418,821.44
10	\$601,758.66	\$200,041.34	\$460,045.08
11	\$584,242.03	\$217,557.97	\$500,128.45
12	\$565,505.77	\$236,294.23	\$538,992.19
13	\$545,464.91	\$256,335.09	\$576,551.33
14	\$524,028.67	\$277,771.33	\$612,715.09
15	\$501,099.86	\$300,700.14	\$647,386.28
16	\$476,574.56	\$325,225.44	\$680,460.98
17	\$450,341.61	\$351,458.39	\$711,828.03
18	\$422,282.13	\$379,517.87	\$741,368.55
19	\$392,268.93	\$409,531.07	\$768,955.35
20	\$360,165.94	\$441,634.06	\$794,452.36
21	\$325,827.70	\$475,972.30	\$817,714.12
22	\$289,098.58	\$512,701.42	\$838,585.00
23	\$249,812.07	\$551,987.93	\$856,898.49
24	\$207,790.11	\$594,009.89	\$872,476.53
25	\$162,842.27	\$638,957.73	\$885,128.69
26	\$114,764.82	\$687,035.18	\$894,651.24
27	\$63,339.81	\$738,460.19	\$900,826.23
28	\$8,334.19	\$793,465.81	\$903,420.61
<<M29>>	<<MMA29>>	<<MMDP29>>	<<MMIP29>>
29	\$0.00	\$801,800.00	\$903,487.63

Year	Balance	Debt Paid	Interest Paid
1	\$716,064.42	\$44,421.23	\$54,451.33
2	\$706,506.65	\$92,793.44	\$104,951.68
3	\$660,149.35	\$145,150.65	\$151,467.03
4	\$604,124.67	\$201,175.33	\$194,314.91
5	\$544,199.10	\$261,100.90	\$233,261.90
6	\$480,101.03	\$325,198.97	\$268,036.39
7	\$411,539.94	\$393,760.06	\$298,347.86
8	\$338,205.09	\$467,094.91	\$323,885.57
9	\$259,764.08	\$545,535.92	\$344,317.12
10	\$175,861.39	\$629,438.61	\$359,286.99
11	\$86,116.73	\$719,183.27	\$368,414.89
12	\$0.00	\$805,300.00	\$371,303.21
13	\$0.00	\$0.00	\$0.00
14	\$0.00	\$0.00	\$0.00
15	\$0.00	\$0.00	\$0.00
16	\$0.00	\$0.00	\$0.00
17	\$0.00	\$0.00	\$0.00
18	\$0.00	\$0.00	\$0.00
19	\$0.00	\$0.00	\$0.00
20	\$0.00	\$0.00	\$0.00
21	\$0.00	\$0.00	\$0.00
22	\$0.00	\$0.00	\$0.00
23	\$0.00	\$0.00	\$0.00
24	\$0.00	\$0.00	\$0.00
25	\$0.00	\$0.00	\$0.00
26	\$0.00	\$0.00	\$0.00
27	\$0.00	\$0.00	\$0.00
28	\$0.00	\$0.00	\$0.00
<<Y29>>	<<MB29>>	<<TE29>>	<<TI29>>
29	\$0.00	\$0.00	\$0.00

Savings Summary						
Final	Months Paid	Months Saved	Years Paid	Years Saved	Interest Paid	Interest Saved
7/2019	143	196	11.9	16.3	\$371,303.21	\$532,184.42



The following graph illustrates the potential cash accumulation you may experience by paying your mortgage off in 11.9 years using the Money merge Account, and then refocusing your discretionary income and fixed expenses for the years that would have been remaining on your standard mortgage schedule (This graph refers to Potential Cash Accumulation scenario 1).



Potential Cash Accumulation Table					
Starting Principal	\$0.00	Starting Principal	\$0.00	Starting Principal	\$0.00
Rate of Return	4%	Rate of Return	6%	Rate of Return	8%
Num of Months	196	Num of Months	196	Num of Months	196
Mon Investment	\$7,406.05	Mon Investment	\$7,406.05	Mon Investment	\$7,406.05
Scenario 1		Scenario 2		Scenario 3	
\$2,043,735.68		\$2,455,783.88		\$2,974,851.95	
This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA		This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA		This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA	

The information on this page is intended for the sole purpose of displaying future cash accumulation possibilities. In no way is it an offer or solicitation for investments or investment advice. United First Financial does not provide investment services or advice.