



If you are interested in lowering your monthly payment, reducing your loan term, or saving for retirement, we have a program that will enable you to reach your goals.

Contact me today for a **FREE** mortgage review!

PREPARED BY
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FINANCING OPTIONS PREPARED EXCLUSIVELY FOR:	CURRENT			
	Joe Homeowner 636 Main Drive Petaluma, CA 94954	Property Value (@ 3%): \$511,523 Loan Balance: \$149,435 Loan Start: January 16, 2009 Term Remaining: 39 Yr. 3 Mo. Payment Adjustment:	Taxes: \$260 Insurance: \$100 HOA/Other: Total: \$360 New Payment (est.):	


PROPOSED FINANCING	CURRENT 40 YR FIXED RATE	15 YR FIXED RATE	30 YR FIXED RATE
PAYMENT CHANGE		\$257	\$79
		INCREASE	SAVINGS
Total Monthly Payment	\$1,265	\$1,522	\$1,185
Interest Rate	6.750%	4.750%	5.250%
Term	39 Yr. 3 Mo.	15 Years	30 Years
APR		4.750%	5.250%

SAVE FOR RETIREMENT!				PAY YOUR HOME OFF YEARS EARLY!		
Even small contributions into an a savings account or retirement fund can quickly add up!*				Extra payments applied to your loan reduces the interest paid and could pay your loan off years early!*		
<u>Contribution</u>	<u>10 Years</u>	<u>20 Years</u>	<u>30 Years</u>	<u>Contribution</u>	<u>Time Saved</u>	<u>Interest Saved</u>
\$50	\$8,193	\$23,102.04	\$50,225	\$50	4 Yr. 1 Mo.	\$32,515
\$100	\$16,387	\$46,204.09	\$100,451	\$100	7 Yr. 1 Mo.	\$54,900
\$500	\$81,939	\$231,020.45	\$502,257	\$500	17 Yr. 4 Mo.	\$126,567
* This example illustrates an investment rate of 6% compounded monthly.				* This example illustrates a \$149,435, 30 year fixed loan @ 6.750%.		

Let me show you just how easy it is to properly structure a Mortgage Plan that will fit into you overall financial plan.

Now more than ever, it is being recognized by industry experts that a Mortgage Plan that fits into an individual's long and short term financial goals can go along way in helping that individual build long term wealth.

Call me today to schedule your free Mortgage Planning Review!!




We do Business in Accordance with Federal Fair Lending Laws.

The data provided above is deemed to be accurate, however, certain variables are time sensitive and will vary from lender to lender. Any information provided is an estimate only. Rates, points, terms, and fees are subject to change without notice and subject to creditworthiness of the borrower(s). The information above might not include any prepayment penalties.

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