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Tax Bracket
33%

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

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!

Equity Repositioning Analysis

Neil Armstrong
123 Any Street
Las Vegas, NV 89123

CURRENT LIABILITIES

Your current debt structure

Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
Mortgage	OPTION ONE MO	8.600%	\$340,301	\$2,439	\$805	Never
Revolving	RC WILLEY HOME	0.000%	\$1,695	\$69	\$0	2.08 yrs.
Revolving	HSBC/BSTBY	0.000%	\$388	\$10	\$0	3.25 yrs.
Other	OPTION ONE MO	12.500%	\$75,798	\$814	\$0	28.19 yrs.
Other	CHRYSLER FINAN	0.000%	\$33,648	\$700	\$0	4.01 yrs.
Other	WELLS FARGO	0.000%	\$27,868	\$641	\$0	3.62 yrs.
Totals (Paid-Off items):			\$479,698	\$4,673	\$805	

RECOMMENDED DEBT STRUCTURE*

Our proposed debt structure and benefits

Program	Terms	Rate	Balance	Payment	Tax Ded.
1st 30 year Fixed	Int. Only	6.500%	\$388,000	\$2,102	\$694
2nd 30/15 Balloon	360	8.250%	\$97,000	\$729	\$220
Totals:			\$485,000	\$2,830	\$914

Loan Costs

	\$5,302		
	\$0	\$1,842	\$109
Cash Out		Savings	Savings

ASSET ACCUMULATION

Savings based on our current recommendations

Asset Criteria		Accumulation	
		Years	Amount
Opening Balance	\$1,872	7	\$197,673
Rate	6.000%	15	\$549,007
Payment	\$1,872	30	\$1,891,726

PROJECTED REAL ESTATE VALUE

Value based on our current projections

Criteria		Projected Value	
		Years	Value
Current Value	\$480,000	7	\$675,408
Projected Rate	5.000%	15	\$997,886
		30	\$2,074,532

TOTAL REAL ESTATE & INVESTMENT VALUE

Before and after!

Years	Before	After
7	\$675,408	\$873,081
15	\$997,886	\$1,546,892
30	\$2,074,532	\$3,966,259

TAX BENEFITS

Savings based on our current recommendations

	Monthly	Qrtly.	Yearly
Before	\$805	\$2,414	\$9,658
After	\$914	\$2,741	\$10,963
Savings	\$109	\$326	\$1,306

NOTES

When you're ready to refinance or buy a new home, be sure to call Evofi Pros 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 (702) 445-6363

Make your money work for you!

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 information required by state and federal law.

