

Total Cost Analysis }

See how selecting the right mortgage program can make a life changing difference in your financial future.



Class One Capital

Mortgage Planning In One Class

Total Cost Analysis }

Our exclusive total cost analysis shows you how to save thousands on your home mortgage. That is why smart homeowners insist on having a total cost analysis performed before they make a decision on a home mortgage.

1 **Loan Summary** – Finally! Now you can compare four loan options side by side. You can see the loan amount, interest rates, loan terms and monthly payments.

2 **Total Payments** – Which of your loan options has the lowest monthly payment? This feature will give you the answer.

3 **Term of Comparison** – It's critical for you to analyze different loans based on how long you plan to live in the home. Knowing the answer to this can save you thousands of dollars.

4 **Total Cost Analysis** – How can you possibly keep track of all the subtle differences in cost between loan programs? This section does it for you. We help you calculate your total monthly payments, principal paid, total interest cost, total closing cost and loan balance left at the end of the determined term—on four loans simultaneously.

5 **Total Cost** – There is only one question you should ask a lender—and it isn't which loan has the lowest interest rate or fees. Instead ask, "What is the lowest total cost loan over the time I plan to stay in the home?" The difference between those two questions can save you many thousands of dollars. This section gives you the true bottom-line answer.

6 **Mortgage Plan with Asset Accumulation** – This section integrates the mortgage decision into your overall financial plan to help you make an informed decision based on your assumptions.

7 **Net Worth** – This section reflects your Net Worth based on your home's appreciation and investment growth assumptions.

8 **Monthly Tax Benefit** – Home ownership has definite tax advantages. This feature will give you an estimate of the monthly savings that tax benefits can bring you. We advise that you give this information to a tax consultant for an even more accurate picture.

9 **Tax Bracket** – This is an estimate of your tax bracket. You still need to consult with your tax advisor.

The purpose of this analysis is to help you make an informed decision when selecting your home loan.

Prepared by: Neil Armborg
Date prepared: 4/28/2005

Total Cost Analysis

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PULL THESE 3 SIMPLE STEPS:

1. Review the SUMMARY of your loans. Details for each program can be found on the second page.
2. Next, review the TOTAL COST ANALYSIS for each loan so that you can determine which program might be right for your financial situation.*
3. Finally, review the suggested Best First or Asset Accum. plan to see how you can save thousands on your loan. Also, you can review the MONTHLY TAX BENEFITS.

SUMMARY		30 Yr 1 Pk	30 Yr 0 Pks	5 Yr 1/2 1 Pk	5 Yr 1/2 0 Pk
1st	Loan Amount	\$250,000	\$250,000	\$250,000	\$190,000
	Interest Rate	6.125%	6.375%	5.250%	5.515%
	Term (months)	360	360	Int. Only	Int. Only
	P&I	\$1,701	\$1,747	\$1,225	\$1,371
	MS	\$5	\$5	\$5	\$5
2nd	Loan Amount	\$0	\$0	\$0	\$0
	Interest Rate	0.000%	0.000%	0.000%	0.000%
	Term (months)	Int. Only	Int. Only	Int. Only	Int. Only
	P&I	\$0	\$0	\$0	\$0
Totals	Total Payment	\$1,701	\$1,747	\$1,225	\$1,371
	Net Savings	\$45	\$0	\$522	\$276

TOTAL COST ANALYSIS

A true loan comparison cannot be made simply by comparing the payments that a loan offers. There are various other fees and losses which affect the overall cost of a loan. The table at the right analyzes the difference in total overall cost of your home loan.

Evaluating the total cost is the best selection for the lowest cost mortgage for your individual needs.*

Months: 60	30 Yr 1 Pk	30 Yr 0 Pks	5 Yr 1/2 1 Pk	5 Yr 1/2 0 Pk
Total Payment	\$102,379	\$104,810	\$73,800	\$82,280
Principle Paid	\$79,349	\$16,269	\$0	\$0
Int./MS Paid	\$20,330	\$46,561	\$73,600	\$82,280
Balance Left	\$200,351	\$261,731	\$250,000	\$100,000
Closing & Pk.	\$5,000	\$5,000	\$5,000	\$5,000
Total Cost	\$55,330	\$52,441	\$79,400	\$58,150
Net Savings	\$3,111	\$0	\$13,041	\$4,291

MORTGAGE PLAN WITH ASSET ACCUMULATION

This Mortgage Plan is designed to help you make an informed decision on a mortgage, integrated with your overall financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.*

Years: 3

	30 Yr 1 Pk	30 Yr 0 Pks	5 Yr 1/2 1 Pk	5 Yr 1/2 0 Pk
Home Value	\$350,000	\$350,000	\$350,000	\$350,000
Loan Balance	\$268,275	\$269,741	\$250,000	\$180,000
Equity	\$81,725	\$80,259	\$100,000	\$170,000
Assets Total	\$1,033	\$0	\$21,523	\$15,718
Net Worth	\$82,648	\$80,259	\$91,523	\$85,718

Years: 5

	30 Yr 1 Pk	30 Yr 0 Pks	5 Yr 1/2 1 Pk	5 Yr 1/2 0 Pk
Home Value	\$350,000	\$350,000	\$350,000	\$350,000
Loan Balance	\$268,981	\$261,731	\$250,000	\$200,000
Equity	\$81,019	\$88,269	\$100,000	\$150,000
Assets Total	\$3,445	\$0	\$20,133	\$28,167
Net Worth	\$91,497	\$88,269	\$109,133	\$98,167

MONTHLY TAX BENEFIT

Generate the tax benefits for your home mortgage by considering your non-tax deductible debt (credit cards, auto) only your mortgage, you can save \$55. This is just an estimate - contact your tax consultant for advice.

Tax Bracket: 33%	30 Yr 1 Pk	30 Yr 0 Pks	5 Yr 1/2 1 Pk	5 Yr 1/2 0 Pk
1st Mortgage	\$472	\$468	\$404	\$452
2nd Mortgage	\$0	\$0	\$0	\$0
Property Tax	\$129	\$120	\$120	\$120
Total Monthly	\$599	\$588	\$524	\$572
Net Savings	\$57	\$57	\$0	\$48

DISCLAIMER: The results shown are based on the information provided to us. It is not intended to constitute an offer of insurance, annuity, or other financial product. All amounts are estimates and are not guaranteed. Please consult your tax advisor for more information. © Copyright 2005, HomeLoans Inc. All Rights Reserved.

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The purpose of this analysis is to help you make an informed decision when selecting your home loan.

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 Date prepared
 2/19/2008

Total Cost Analysis

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FOLLOW THESE 3 SIMPLE STEPS:

1. Review the SUMMARY of your loans. Details for each program can be found on the second page.
2. Next, review the TOTAL COST ANALYSIS for each loan so that you can compare which program might be right for your financial situation.*
3. Finally, review the suggested Debt Free or Asset Accum. plan to see how you can save thousands on your loan. Also, you can review the MONTHLY TAX BENEFITS.

SUMMARY

This summary table displays information on up to four loan programs, including their respective fees and monthly payments.

Each program shows a first mortgage, and possibly a second mortgage.

Although this table will show you which loan will provide you the lowest payment, such a loan may not be the right loan for your financial situation.*

Current Property Value: **\$350,000.00**

		30 Yr. Fixed	5/1 Int. Only	7/1 Int. Only	10/1 Int. Only
1st	Loan Amount	\$315,000	\$315,000	\$315,000	\$315,000
	Interest Rate	6.000%	5.250%	5.500%	5.750%
	Term (months)	360	Int. Only	Int. Only	Int. Only
	P&I	\$1,889	\$1,378	\$1,444	\$1,509
	MI	\$131	\$131	\$131	\$131
	MI Cut Off	24 months	36 months	36 months	36 months
2nd	Loan Amount	\$0	\$0	\$0	\$0
	Interest Rate	0.000%	0.000%	0.000%	0.000%
	Term (months)	Int. Only	Int. Only	Int. Only	Int. Only
	P&I	\$0	\$0	\$0	\$0
Totals	Total Payment	\$2,020	\$1,509	\$1,575	\$1,641
	Net Savings	\$0	\$510	\$445	\$379

TOTAL COST ANALYSIS

A true loan comparison cannot be made simply by comparing the payments that a loan offers. There are various other fees and issues which effect the overall cost of a loan. The table at the right analyzes the difference in total overall cost of your home loan.

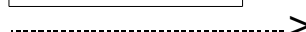
Evaluating the total cost is the key to selecting the lowest cost mortgage for your individual needs.*

Months: 60	30 Yr. Fixed	5/1 Int. Only	7/1 Int. Only	10/1 Int. Only
Total Payment	\$116,465	\$87,413	\$91,350	\$95,288
Principal Paid	\$21,879	\$0	\$0	\$0
Int / MI Paid	\$94,586	\$87,413	\$91,350	\$95,288
Balance Left	\$293,121	\$315,000	\$315,000	\$315,000
Closing & Pts.	\$3,500	\$3,500	\$3,500	\$3,500
Total Cost	\$98,086	\$90,913	\$94,850	\$98,788
Net Savings	\$701	\$7,875	\$3,938	\$0

MORTGAGE PLAN WITH ASSET ACCUMULATION

This Mortgage Plan is designed to help you make an informed decision on a mortgage integrated with your overall financial plan. This example displays an estimated Real Estate value combined with potential investment account growth.*

Years: 5



Years: 10



	30 Yr. Fixed	5/1 Int. Only	7/1 Int. Only	10/1 Int. Only
Monthly Amount	\$0	\$510	\$445	\$379
Int. Rate	0.00%	8.00%	8.00%	8.00%
Home Value	\$446,699	\$446,699	\$446,699	\$446,699
Loan Balance	\$293,121	\$315,000	\$315,000	\$315,000
Equity	\$153,577	\$131,699	\$131,699	\$131,699
Accum. Total	\$0	\$37,473	\$32,697	\$27,848
Net Worth	\$153,577	\$169,172	\$164,396	\$159,546
Home Value	\$570,113	\$570,113	\$570,113	\$570,113
Loan Balance	\$263,610	\$315,000	\$315,000	\$315,000
Equity	\$306,503	\$255,113	\$255,113	\$255,113
Accum. Total	\$0	\$93,302	\$81,411	\$69,337
Net Worth	\$306,503	\$348,416	\$336,524	\$324,450
Assets > Debts	30.00 yrs.	20.50 yrs.	21.92 yrs.	23.58 yrs.

MONTHLY TAX BENEFIT

Consider the tax benefits of your home mortgage. By consolidating your non-tax deductible debt (credit cards, etc.) into your mortgage, you can save \$\$\$! This is just an estimate - contact your tax consultant for advice.

Tax Brac: 28%	30 Yr. Fixed	5/1 Int. Only	7/1 Int. Only	10/1 Int. Only
1st Mortgage	\$441	\$386	\$404	\$423
2nd Mortgage	\$0	\$0	\$0	\$0
Property Tax	\$102	\$102	\$102	\$102
Total Monthly	\$543	\$488	\$506	\$525
Net Savings	\$55	\$0	\$18	\$37

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.

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