

SAVINGS EXAMPLE BELOW:

The All-IN-ONE cuts *20 years off the loan and saves \$934,530.

EXAMPLE: Price \$1,250,000m / loan & line of credit amount \$1,000,000m

With the All IN ONE you'll pay
\$340,915
 Interest to pay off in 10 years or less.

A traditional Mortgage, you'll pay
\$1,275,445
 Interest to pay off in 30 years or less.

The examples provided by the "ALL IN ONE" (AIO) Loan Simulator are hypothetical, to show the difference between a SMART AIO LOAN & a traditional 30-year amortized mortgage.

*Financial scenarios will vary based on the borrowers' profile.

The example given of \$340,915 is based on 2.057% *APR & 10 yr. pay off.

An example of \$17k in monthly deposits to a new (AIO) checking account.
 \$7,100k in monthly withdrawals, for all housing costs at a 6.5% mortgage rate.
 \$4,800k average monthly expenses and 25% left over to save = \$4,100k

(AIO) Results are based on the same monthly budget as a traditional mortgage.

The total interest amounts below are from \$157k to \$1.275m.

The range of *APRs for (AIO) loans is from .5% to 2.5%.

****My client's average is an impressive 1.5% APR & 7-10 years payoff****

Inputs	AIO AV APR is 1.5%								
Loan Type	trad 30yr fixed	trad 30 yr fixed	trad 30 yr fixed	trad 30 yr fixed	trad 30 yr fixed	trad 30 yr fixed	trad 30 yr fixed	trad 30 yr fixed	trad 30 yr fixed
Loan	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
*APR	1.0%	1.500%	2.057%	2.500%	3.000%	3.500%	4.500%	5.500%	6.500%
Term	30	30	30	30	30	30	30	30	30
Mo. P&I Payment	\$3,216	\$3,451	\$3,725	\$3,951	\$4,216	\$4,490	\$5,067	\$5,678	\$6,321
Total Payments	\$1,157,902	\$1,242,433	\$1,340,915	\$1,422,435	\$1,517,775	\$1,616,561	\$1,824,067	\$2,044,040	\$2,275,445
Total paid Interest	\$157,902	\$242,433	\$340,915	\$422,435	\$517,775	\$616,561	\$824,067	\$1,044,040	\$1,275,445

AIO Payments are applied to the principal first through a sweep checking account; the loan will pay off in years. The chart above shows the total paid interest at different rates. Savings example based on a \$1.25m purchase price, 20% down, \$1,000,000k loan.
 *Effective APR is borrower-specific & based on borrower's financial scenario and monthly cash flow

****Homeowners average 4 – 8 new loans in 30 years. This means we pay the most interest in the first 10 years; starting over with each new loan. The actual amount of interest paid is 2.5+ times the above!**

BANKS DON'T WANT US TO THINK ABOUT CUTTING INTEREST COSTS! WE CARE ABOUT AN AFFORDABLE MONTHLY PAYMENT. IT'S NOT THE RATE, IT'S THE TOTAL AMOUNT OF INTEREST THAT MATTERS MOST.

COMPARE THE AIO TO A TRADITIONAL MORTGAGE. THE SAME BUDGET IS USED FOR BOTH.

Results

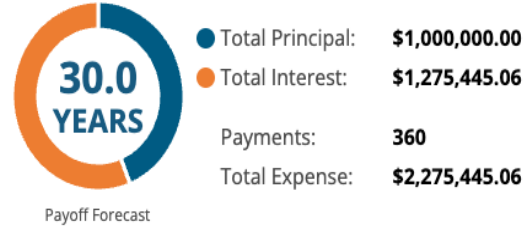
All In One Loan

Results are driven by the loan balance, rate, the interest rate assumption and money applied to daily loan principal.



Comparison Loan

Traditional amortizing and interest only loans may slow payoff and add significant interest expense as a result.



IMPRESSIVE 2.054% APR (AIO) VS. A TRADITIONAL 30-YEAR MORTGAGE

Result > Paydown Summary

All In One Loan

Average Minimum Monthly Payment:	\$ 2,836.81	i
Average Principal Reduced Monthly:	\$ 8,333.33	i
Average Principal Reduced Annually:	10.0 %	i
Interest as a Percent of Principal:	34.0 %	i
Comparison Loan Effective APR:	2.054 %	i
Breakeven Average Rate:	11.983 %	i

Comparison Loan

Minimum Monthly Payment:	\$ 6,320.68
Average Principal Reduced Monthly:	\$ 2,777.78
Average Principal Reduced Annually:	3.3 %
Interest as a Percent of Principal:	127.5 %
Average Loan APR:	6.500 %

DEPOSITS \$17K PER MONTH + OPTIONAL ONE TIME AFTER CLOSING \$100K FROM SAVINGS, IDLE CASH TO AIO ACCOUNT - PRESSES THE BALANCE DOWN INTEREST IS CALCULATED ON THE DAILY BALANCE.

Deposits

With the All In One Loan, deposits made into the linked zero-balance sweep-checking account automatically apply to loan principal, lowering the balance owed and monthly mortgage interest expense. Complete the fields to the right to account for all money routinely deposited into your checking account as well as idle money you may have stored in a low interest-bearing savings account.

Repeat Deposit 1

Frequency Of Deposit

One Time Deposit 1

Month Of Deposit (2-360)

Average Monthly Deposits

Average Annual Deposits

The one-time deposit is optional. Extra cash in non-performing accounts, like savings, other checking accounts, CDs, Money market, etc. are encouraged to be swept in; once swept into the account, interest is no longer being paid on that deposit that day. Cutting interest is key!

MONTHLY SPENDING BUDGET: PITI \$7,120 - EXPENSES \$4,799 - 24% \$4,080 LEFTOVER

EVERYONE'S BUDGET IS UNIQUE AND THE APR RESULTS AND THE LOAN TERM ARE UNIQUE TO THE BORROWER

Spending

With the AIO Loan, Idle money can be used to lower annual and lifetime interest payments and accelerate payoff significantly. Enter a percentage of income leftover each month or itemize weekly, monthly, quarterly, semi-annual and annual expenses by selecting Option 2 below.

- Option 1:** Enter a percentage of monthly deposits leftover
- Option 2:** Enter an itemized detail of periodical spending

Average Monthly Deposits	Comparison Loan Payment
<input type="text" value="\$ 17,000.00"/>	<input type="text" value="\$ 6,320.68"/>
Est. Taxes & Insurance ⓘ	Average Monthly Expenses ⓘ
<input type="text" value="\$ 1,800.00"/>	<input type="text" value="\$ 4,799.32"/>
Percentage Leftover	Monthly Leftover
<input type="text" value="24"/> %	<input type="text" value="\$ 4,080.00"/>

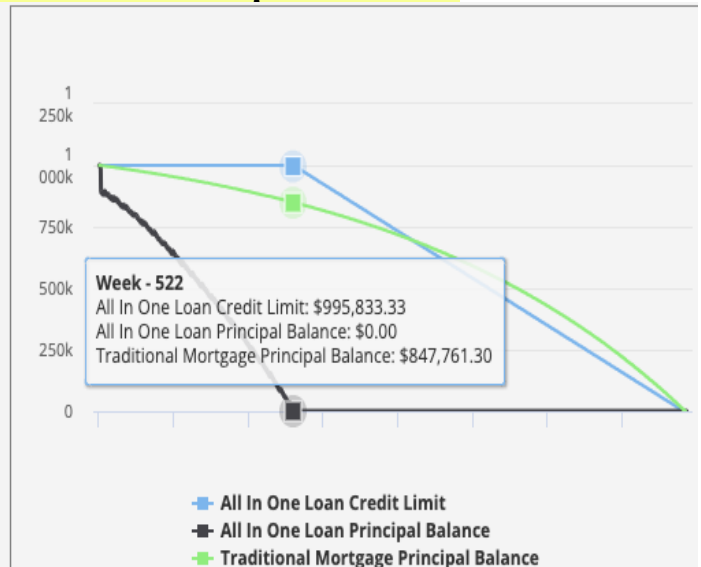
AIO PAYS OFF IN 10 YEARS VS. A TRADITIONAL MORTGAGE WILL HAVE A BALANCE OF \$847,761 (\$1,000,000M ORIGINAL LOAN AMOUNT IS THE LINE OF CREDIT) 24/7 ACCESS TO YOUR FUNDS.

There has never been a late payment since inception in 2005

Paydown Summary > Paydown Graph

The All In One Loan (AIO) keeps money available for use throughout the draw-term which is longer than traditional HELOCs. The maximum credit limit remains unchanged for the first ten years, then reduces by 1/240th monthly for the remaining of the draw term.

Credit Limit: ⓘ



The AIO creates wealth: At loan payoff in 121 mo. / Then invest the PI no longer being paid + mo. leftover cash flow for 20 yrs.= INVESTMENT ACT. = \$4.274m / total wealth accumulation \$7,308m – presumes 3% per year appreciation.

Wealth Accumulation

Investing begins on month: **121**.
 Select when Investing ends:

Amount Available ⓘ	Amount Investing ⓘ
<input type="text" value="\$ 10,400.68"/>	<input type="text" value="\$ 10,400.00"/>
Investment Return ⓘ	Home Appreciation ⓘ
<input type="text" value="5.000"/> %	<input type="text" value="3.000"/> %

With the All In One Loan

Home Value with Appreciation: \$3,034,078.09
 Investment Account Balance: \$4,274,750.15
Total Wealth Accumulation Forecast: \$7,308,828.24

With the Comparison Loan

Home Value with Appreciation: \$3,034,078.09
 Investment Account Balance: \$0.00
Total Wealth Accumulation Forecast: \$3,034,078.09

WHAT IF? RATHER THAN LEAVING MONEY IN THE AIO ACT. : INVEST THE \$100K + \$4,080 PER MO. FOR 10 YEARS AT 5% = IS IT BETTER TO EARN INTEREST OR CUT INTEREST? SEE BELOW.

Step 1: Initial Investment

Initial Investment *
 Amount of money that you have available to invest initially.

Step 2: Contribute

Monthly Contribution
 Amount that you plan to add to the principal every month, or a negative number for the amount that you plan to withdraw every month.

Length of Time in Years *
 Length of time, in years, that you plan to save.

Step 3: Interest Rate

Estimated Interest Rate *
 Your estimated annual interest rate.

The Results Are In
In 10 years, you will have \$798,252.65

FROM BELOW: \$589.6K INVESTED / VALUE IN 10 YRS IS = \$798.2K – EARNED INTEREST = \$209K (LESS TAXES 30%) = \$146K NET! COMPARED TO CUTTING INTEREST = \$934K. CUTTING INTEREST IS \$ 788K BETTER THAN EARNING IT AND TAX-FREE. PLUS WEALTH ACCUMULATION = \$4.27M / \$7.308m. NO OTHER MORTGAGE / SAVINGS CAN COME CLOSE TO THE (AIO: COMBINED FINANCIAL LOAN & BANKING PLAN)

Total Savings in US Dollars

Years	Future Value (5.00%)	Total Contributions
Year 0	\$100,000.00	\$100,000.00
Year 1	\$155,213.92	\$148,960.00
Year 2	\$213,252.69	\$197,920.00
Year 3	\$274,260.83	\$246,880.00
Year 4	\$338,390.27	\$295,840.00
Year 5	\$405,800.69	\$344,800.00
Year 6	\$476,659.95	\$393,760.00
Year 7	\$551,144.51	\$442,720.00
Year 8	\$629,439.84	\$491,680.00
Year 9	\$711,740.90	\$540,640.00
Year 10	\$798,252.65	\$589,600.00