THE NATIONS' ONLY COMBINED FINANCE & BANKING PRODUCT: *FOR SAVVY BORROWERS.

***COMPARE THE PRINCIPAL FIRST "AIO" TO A TRADITIONAL INTEREST FIRST 30–YEAR AMORTIZED MORTGAGE**

EXAMPLE SCENARIO = 5.5% MORTGAGE & BUDGET COMPARISON vs. "ALL IN ONE / "EQUITY EXCELERATOR

PRICE / LOAN: $1.250m PRICE / $1m LOAN / 20% DOWN

CASH BUYERS & INVESTORS LOVE THE LINE OF CREDIT

INCOME /NET DEPOSITS: $20k MONTHLY / $240k YEARLY / EST. GROSS INCOME $300K++

OPTIONAL one-time deposit 2 mo. after closing of $125k = or any amount (New loan act. Bal. $875k) = 10% min. reserves + Idle cash savings. Your money is working for you & less for the bank via a sweep checking account, by pressing the balance down, & simple interest is calculated on the recast daily balance. Not amortized interest first.

TRADITIONAL MORTGAGE & 5.5% : PITI $5.677k / Mo., expenses $6.6K / 32% savings rate $6,400K

RESULTS: *APR 1.506% / 24-7 ACCESS TO EQUITY / SAVE $800K / OWNERSHIP IN 7.8 YEARS / CREDIT LINE $1m

THE NATION'S ONLY TRANSACTIONAL, HOME LOAN, LINE OF CREDIT, CHECKING, & SAVINGS IN ONE ACCOUNT THAT PAYS THE PRINCIPAL FIRST ON A DECENDING & RECASTING DAILY BALANCE. NEVER REFI AGAIN!

NO TWO FINANCIAL SCENARIOS ARE THE SAME. SOME WILL SAVE LESS, SOME MORE!

Results

All In One Loan

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

Payoff Forecast

Total Principal:	$1,000,000.00
Total Interest:	$243,512.91
Payments:	93
Total Expense:	$1,243,512.91
Total Saved:	$800,527.50

Comparison Loan

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

Payoff Forecast

Total Principal:	$1,000,000.00
Total Interest:	$1,044,040.41
Payments:	360
Total Expense:	$2,044,040.41

Effective *APR 1.506% / Pay off in 7.8 years / SAVE / CUT $800k in interest! POWERFUL SELF-BANKING

MY ALL-IN-ONE CLIENT'S AVERAGE 1.5% AND 7-10 YEARS TO OWNERSHIP

Result > Paydown Summary

All In One Loan

Average Minimum Monthly Payment:	$ 2,618.42
Average Principal Reduced Monthly:	$ 10,752.69
Average Principal Reduced Annually:	12.9 %
Interest as a Percent of Principal:	24.4 %
Comparison Loan Effective APR:	1.506 %
Breakeven Average Rate:	13.654 %

Comparison Loan

Minimum Monthly Payment:	$ 5,677.89
Average Principal Reduced Monthly:	$ 2,777.78
Average Principal Reduced Annually:	3.3 %
Interest as a Percent of Principal:	104.4 %
Average Loan APR:	5.500 %

Using 5.5% 30 yr. MORTGAGE COMPARISON & BUDGET / TO THE "ALL IN ONE / EQUITY EXCELERATOR.

Set-Up

Purchase

Begin by Selecting a Loan Purpose

Home Occupancy

Primary Residence

Comparison Type

New AIO Loan vs. New Traditional Loan

Estimated Home Value	Loan Balance
$ 1,250,000.00	$ 1,000,000.00
Comparison Loan Term	**Comparison Loan Rate**
30-Year Fixed	5.500 %
Age In Months (0-359)	**Comparison Loan Payment**
N/A	$ 5,677.89

Presumes $20k mo. Deposits = $240K yearly / OPTIONAL 10% reserves + cash savings = $125k = 2 mo. after closing. = New $875k loan balance. This cash and all equity is available 24/7/365. This presses the balance down; interest is calculated daily on the balance & recasts every day! NEVER REFINANCE AGAIN!

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
$ 10,000.00	Semi-Monthly
One Time Deposit 1	**Month Of Deposit (2-360)**
$ 125,000.00	2
Average Monthly Deposits	**Average Annual Deposits**
$ 20,000.00	$ 240,000.00

SPENDING BUDGET: Presumes $20K Mo. Deposits / PITI $7K / $6.572K mo. expenses. / 32% savings rate = $6.400 Don't change 1 dollar in mo. spending habits. **EVERYONE'S CASH FLOW & BUDGET IS UNIQUE, AND THE RESULTS FOR APR & TERM OF LOAN ARE INDIVIDUAL, NOT ONE SIZE FITS ALL.**

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
$ 20,000.00	$ 5,677.89
Est. Taxes & Insurance	**Average Monthly Expenses**
$ 1,350.00	$ 6,572.11
Percentage Leftover	**Monthly Leftover**
32 %	$ 6,400.00

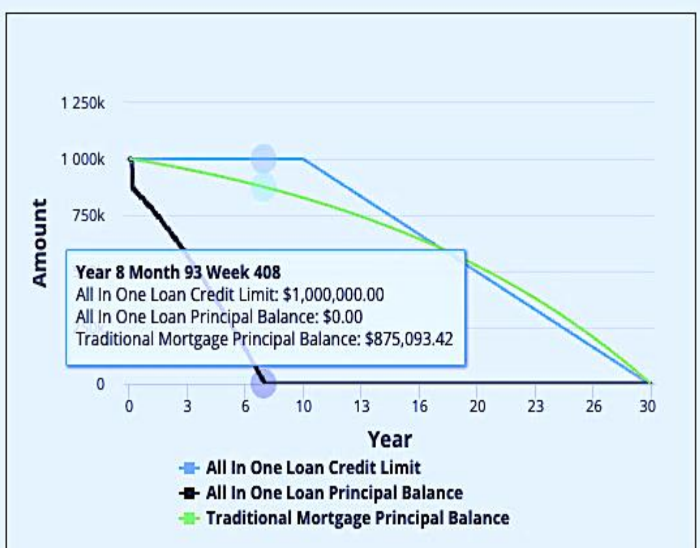
AIO / EE Loan account: There has never been a late payment since its inception in 2005. The black line is the AIO/ EE loan account / $0 balance in 7.8 years. / The green line is traditional interest first 30-year fixed amortization / THE GAP between the BLACK LINE & the BLUE LINE is the AVAILABLE EQUITY 24/7/365 VIA <u>check, debit, transfer, wire, credit card 24/7/365.</u> **CREDIT LINE $1,000m - THE ORIG. LOAN AMOUNT**

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:

$ 1,000,000.00



<u>IN 7.8 YEARS, THE BALANCE ON A TRADITIONAL INTEREST FIRST 30-YEAR AMORTIZED FIXED RATE MORTGAGE IS = $ 875k / THE ALL IN ONE / EQUITY EXCELERATOR =$0</u>

Once the loan is paid off in 94 mo., then invest the (P&I is no longer being paid $5.677 mo. (plus your leftover mo. cash flow). This is meant to illustrate the difference in the mortgage payment invested for 22 years & would be double with all cash flow $12k) for 22 years. = Investment Act. balance in 30 years $3.164m / + total wealth act. $6.198m – presumes 3% per year. appreciation. No other mortgage can accomplish this.

Wealth Accumulation

Investing begins on month: **94**.
Select when Investing ends. 360

Amount Available	Amount Investing
$ 12,077.89	$ 5,677.00

Investment Return	Home Appreciation
6.000 %	3.000 %

With the All In One Loan

Home Value with Appreciation:	$3,034,078.09
Investment Account Balance:	$3,164,787.37
Total Wealth Accumulation Forecast:	**$6,198,865.45**

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**

IS IT BETTER TO EARN INTEREST OR CUT INTEREST?

BASED ON WHAT WE ARE AWARE OF IN THE USA. WE BELIEVE IT IS BETTER TO EARN IT; THAT'S WHAT WE DO. WE HAVE MORTGAGES & SAVINGS ACCOUNTS. IN THIS EXAMPLE = IF AN AMORTIZED 30-year MORTGAGE IS CHOSEN & IDLE CASH OF ($125k) + $6.4k PER MO. LEFTOVER CASH FLOW IS INVESTED AT 6% FOR 7.8 YEARS

Step 1: Initial Investment

Initial Investment *

Amount of money that you have available to invest initially.

$125,000

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.

$6,400

Length of Time in Years *

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

7.8

Step 3: Interest Rate

Estimated Interest Rate *

Your estimated annual interest rate.

6

Interest rate variance range

Range of interest rates (above and below the rate set above) that you desire to see results for.

0

Step 4: Compound It

Compound Frequency

Monthly

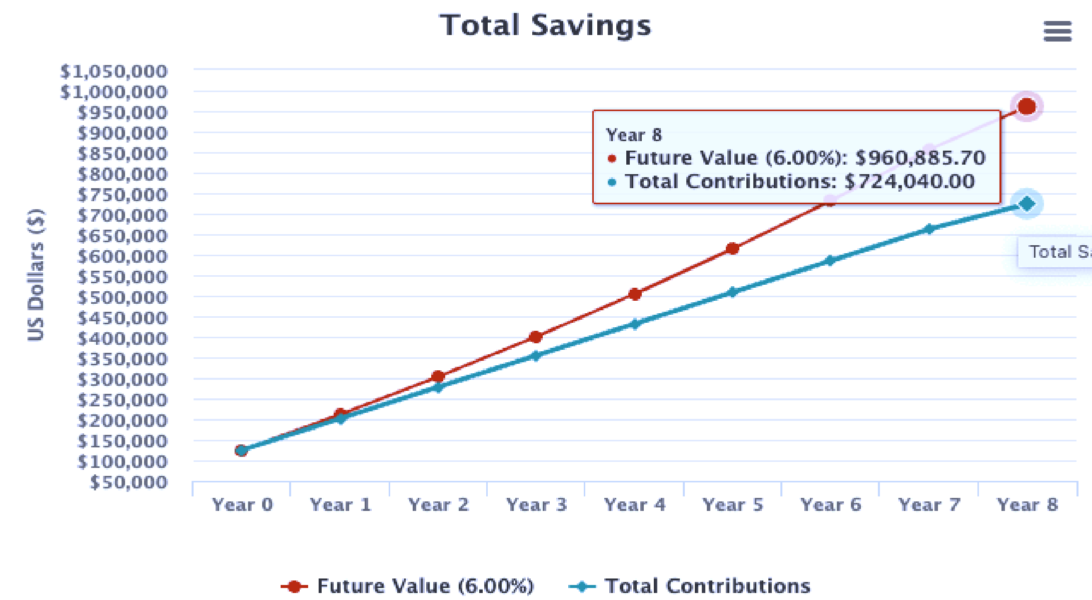
Results

The Results Are In

In 7.8 years, you will have $960,885.70

The chart below shows an estimate of how much your initial savings will grow over time , according to the interest rate and compounding schedule you specified.

Please remember that slight adjustments in any of those variables can affect the outcome. Reset the calculator and provide different figures to show different scenarios.



Contributions from below: $724k / value $960k = $236k interest earned x 33% for taxes = $159k net interest earned in 7.8 years. / Compared to cutting interest costs $800k –

Cutting interest is $641k better than earning it, and it's TAX FREE!

Plus, wealth building: Investment act. $3.164m. – Not possible with a mortgage! / $6.2m Total wealth accumulation. Presumes 3% per yr. appreciation.

Total Savings in US Dollars

Years	Future Value (6.00%)	Total Contributions
Year 0	$125,000.00	$125,000.00
Year 1	$211,657.33	$201,800.00
Year 2	$303,659.49	$278,600.00
Year 3	$401,336.14	$355,400.00
Year 4	$505,037.27	$432,200.00
Year 5	$615,134.46	$509,000.00
Year 6	$732,022.21	$585,800.00
Year 7	$856,119.34	$662,600.00
Year 8	$960,885.70	$724,040.00

Results: $1.25m price / $1m Line of credit

Period		>> ALL IN ONE *1.506%		>> 5.5% Conv. Mortgage		
Year	Month	Loan Balance	Principal Paid	Loan Balance	Principal Paid	
1	1	$990,752	$9,248	$998,905	$1,095	
	2	**$867,178**	**$132,822**	$997,806	$2,194	**$125k deposit after Closing**
	3	$859,801	$140,199	$996,701	$3,299	**All Funds available 24/7**
	4	$852,107	$147,893	$995,592	$4,408	
	5	$844,337	$155,663	$994,477	$5,523	
	6	$836,421	$163,579	$993,357	$6,643	
	7	$828,436	$171,564	$992,232	$7,768	
	8	$828,617	$171,383	$991,102	$8,898	
	9	$819,983	$180,017	$989,966	$10,034	
	10	$811,397	$188,603	$988,826	$11,174	
	11	$802,982	$197,018	$987,680	$12,320	
	12	**$794,514**	**$205,486**	**$986,529**	**$13,471**	
2	13	$785,881	$214,119	$985,373	$14,627	
	14	$785,305	$214,695	$984,211	$15,789	
	15	$776,716	$223,284	$983,044	$16,956	
	16	$767,810	$232,190	$981,872	$18,128	
	17	$758,872	$241,128	$980,694	$19,306	
	18	$749,755	$250,245	$979,511	$20,489	
	19	$740,614	$259,386	$978,323	$21,677	
	20	$739,605	$260,395	$977,129	$22,871	
	21	$729,782	$270,218	$975,930	$24,070	
	22	$720,127	$279,873	$974,725	$25,275	
	23	$710,536	$289,464	$973,514	$26,486	
	24	**$700,938**	**$299,062**	**$972,298**	**$27,702**	
3	25	$691,144	$308,856	$971,077	$28,923	
	26	$689,452	$310,548	$969,850	$30,150	
	27	$679,739	$320,261	$968,617	$31,383	
	28	$669,744	$330,256	$967,379	$32,621	
	29	$659,784	$340,216	$966,134	$33,866	
	30	$649,645	$350,355	$964,885	$35,115	
	31	$639,547	$360,453	$963,629	$36,371	
	32	$637,583	$362,417	$962,368	$37,632	
	33	$627,051	$372,949	$961,101	$38,899	
	34	$616,687	$383,313	$959,828	$40,172	
	35	$606,235	$393,765	$958,549	$41,451	
	36	**$595,835**	**$404,165**	**$957,265**	**$42,735**	
4	37	$585,243	$414,757	$955,974	$44,026	
	38	$582,808	$417,192	$954,678	$45,322	
	39	$572,347	$427,653	$953,376	$46,624	
	40	$561,624	$438,376	$952,068	$47,932	
	41	$550,980	$449,020	$950,753	$49,247	

	42	$540,154	$459,846	$949,433	$50,567
	43	$529,411	$470,589	$948,107	$51,893
	44	$526,799	$473,201	$946,774	$53,226
	45	$515,419	$484,581	$945,436	$54,564
	46	$504,403	$495,597	$944,091	$55,909
	47	$493,356	$506,644	$942,740	$57,260
	48	**$482,395**	**$517,605**	**$941,383**	**$58,617**
5	49	$471,242	$528,758	$940,020	$59,980
	50	$468,279	$531,721	$938,651	$61,349
	51	$457,269	$542,731	$937,275	$62,725
	52	$445,995	$554,005	$935,893	$64,107
	53	$434,816	$565,184	$934,505	$65,495
	54	$423,434	$576,566	$933,110	$66,890
	55	$412,150	$587,850	$931,709	$68,291
	56	$408,977	$591,023	$930,301	$69,699
	57	$397,033	$602,967	$928,887	$71,113
	58	$385,505	$614,495	$927,467	$72,533
	59	$373,888	$626,112	$926,040	$73,960
	60	**$362,374**	**$637,626**	**$924,606**	**$75,394**
6	61	$350,646	$649,354	$923,166	$76,834
	62	$347,125	$652,875	$921,719	$78,281
	63	$335,535	$664,465	$920,266	$79,734
	64	$323,678	$676,322	$918,806	$81,194
	65	$311,932	$688,068	$917,339	$82,661
	66	$299,962	$700,038	$915,866	$84,134
	67	$288,106	$711,894	$914,386	$85,614
	68	$284,339	$715,661	$912,899	$87,101
	69	$271,798	$728,202	$911,405	$88,595
	70	$259,729	$740,271	$909,904	$90,096
	71	$247,510	$752,490	$908,397	$91,603
	72	**$235,411**	**$764,589**	**$906,882**	**$93,118**
7	73	$223,074	$776,926	$905,361	$94,639
	74	$218,962	$781,038	$903,833	$96,167
	75	$206,759	$793,241	$902,297	$97,703
	76	$194,285	$805,715	$900,755	$99,245
	77	$181,940	$818,060	$899,206	$100,794
	78	$169,348	$830,652	$897,649	$102,351
	79	$156,886	$843,114	$896,085	$103,915
	80	$152,491	$847,509	$894,515	$105,485
	81	$139,536	$860,464	$892,936	$107,064
	82	$126,916	$873,084	$891,351	$108,649
	83	$114,060	$885,940	$889,759	$110,241
	84	**$101,343**	**$898,657**	**$888,159**	**$111,841**
8	85	$88,365	$911,635	$886,552	$113,448
	86	$83,629	$916,371	$884,937	$115,063

	87	$70,777	$929,223	$883,315	$116,685	
	88	$57,653	$942,347	$881,686	$118,314	
	89	$44,674	$955,326	$880,049	$119,951	
	90	$31,425	$968,575	$878,405	$121,595	
	91	$18,325	$981,675	$876,753	$123,247	
7.8 yrs	**92**	**$13,266**	**$986,734**	**$875,093**	**$124,907**	**875k interest cut / saved**
	93	$0	$1,000,000	$873,426	$126,574	
	94	$0	$1,000,000	$871,752	$128,248	
	95	$0	$1,000,000	$870,069	$129,931	
	96	$0	$1,000,000	$868,379	$131,621	
9	97	$0	$1,000,000	$866,681	$133,319	

Example above: Same budget as conventional loan at 5.5% pay rate.
Cash Flow = Deposits: $20k monthly: PITI $7K Mo. expenses $6.6k
/ Savings rate of 32% $6.4k.

WHAT IS THE ALL-IN-ONE / Equity Excelerator? It's a "Smart Loan? Home financing & banking combined:

The nation's only smart transactional offset-type program, designed after programs worldwide. We are the only country with dumb 30-year amortized interest 1st 30-year mortgages = great for the bank – less so for us.

- Direct deposits lower your loan's principal daily - Funds remain available for expenses.
- Simple interest is calculated on the daily recasting balance.
- Lowers total interest costs by 50% to 80%.
- $100s of thousands or more dollars cut / saved over the life of the loan.
- Mortgage freedom in 1/3'rd the time or less, the average is 5 to 10 years.
- At loan payoff, then invest the P&I no longer being paid for 22 yrs = Millions for you, not the bank.
- And then invest the monthly leftover cash flow as well!!