

Personalized Mortgage Plan

Integrate your largest financial instrument with your goals

RateWatch Report

Maintain complete control over how your loan is performing

Annual Equity Review

Achieve optimal equity through an in-depth review

your goals + our planning = total strategy

Suite of Mortgage Planning Services

Do you realize that your mortgage has a performance record? It is either contributing to or detracting from your goals. It is either accelerating or reducing the speed at which you will reach your financial targets. So why is it that most people simply view their home loan as if it were a financial obligation rather than a financial instrument? One of the reasons is that the mortgage industry has lacked the proper tools and training to give you the information you need. That is, until now.

To better serve my clients, I have invested in training, proprietary tools and technology to deliver a unique set of services. The Personalized Mortgage Plan, the RateWatch, and the Annual Equity Review will empower you as my client to integrate your mortgage into your financial plan. As a result, you can be confident that your mortgage doesn't inhibit the pace at which you can reach your goals.

The Personalized Mortgage Plan enables you to make the best financing choice by assessing every component of each loan option over a period of time. By understanding the total cost and total benefits, you will have full knowledge to make the best decision.

The RateWatch Review offers you the opportunity to monitor the performance of your mortgage on an ongoing basis. You will have the information you need to determine if the changes in your life or in market conditions warrant fine tuning of your mortgage instrument.

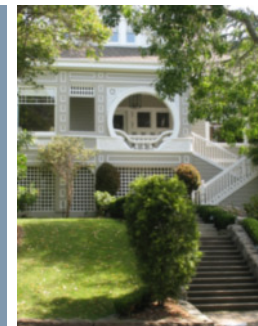
The Annual Equity Review service, takes an in-depth look at your complete equity and debt positions, providing you with the information you need to make informed, mature, and timely decisions that will optimize your equity for short- and long-term planning.



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Services provided by:
Kevin Smart / Sean Murphy

By choosing to use me as your Mortgage Planner, you will benefit from each of these core services as well as my team's exceptional level of execution.



Smart Home Loans
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Powered By Mortgage Coach

Personalized Mortgage Plan



Integrate your largest financial instrument with your goals

Your Personalized Mortgage Plan can have a powerful impact on your overall financial picture.

Consumers who secure the services of a mortgage planning professional are uniquely empowered to make solid decisions. By using the Personalized Mortgage Plan, you will understand the total cost and the total benefit of every option available. Whether it is optimizing equity or debt, aligning the mortgage with your financial goals, adjusting for life events, or preserving cash flow, a mortgage plan clarifies the decision-making process.

The Total Cost Analysis

Months: 84	Program 1	0 Points	1 Point	2
Total Payment	\$140,332	\$140,358	\$140,300	
Principal Paid	\$16,579	\$24,191	\$29,047	
Int / MI Paid	\$123,753	\$116,167	\$111,253	
Balance Left	\$208,421	\$200,809	\$195,953	
Closing & Pts.	\$0	\$3,200	\$5,450	
Total Cost	\$123,753	\$119,367	\$116,703	
Net Savings	\$0	\$4,386	\$7,050	

The Total Cost Analysis performs the industry's most powerful side-by-side analysis of a loan's performance over time. More importantly, it highlights two specific areas of the total loan cost and benefit. First, it measures the true financial impact for the homeowner if he or she were to invest the savings of a given loan into an asset accumulation account. Second, it demonstrates the power and benefits of repaying the debt early. Because the information provided in this unique report is complete, you will appreciate the confidence of knowing your best interests are being served.

RateWatch Report



Maintain complete control over how your loan is performing

As your Mortgage Planner, I believe that my work really begins with the closing of your loan. The RateWatch

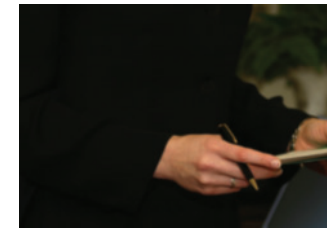
Report is a service designed to help you maintain continual control over the performance of your mortgage. I will be proactively providing you with information and analysis to review how your loan compares to current options. You will enjoy constant control over having the financial data you need to determine if the changes in your life or in market conditions warrant the fine tuning of your mortgage instrument.

The RateWatch Analysis

Proposed Payment	MONTHLY DIFFERENCE		APR
\$1,254.06	\$338.63	Savings	8.533%
\$1,861.35	\$268.66	Increase	7.010%
\$1,392.69	\$200.00	Savings	8.533%
\$1,410.44	\$182.24	Savings	8.533%
\$1,464.23	\$128.45	Savings	7.621%

The RateWatch Analysis captures the current status of a loan's performance (rate, payment, remaining balance) and presents it in the meaningful context of today's market conditions. If your goal is to pay off your mortgage as quickly as possible, you can quickly determine the savings achieved by doing so in varying amounts. In addition, if you need to focus on maximizing your cash flow, that information is also at your fingertips. Because the information provided in The RateWatch Analysis is timely and meaningful, you will experience a level of control over your mortgage unique to most consumers.

Annual Equity Review



Achieve optimal equity through an in-depth review

It has been said that the only thing that is constant is change. The Annual Equity Review takes an in-

depth look at the various aspects of your mortgage's performance, allowing you to determine if your loan is continuing to contribute to the acceleration of your financial goals. If the changes in your life warrant changes in your financing, you'll be able to make that decision. Just as we go to the doctor for regular checkups for our bodies, the Annual Equity Review will empower you to optimize your equity by helping you to assess your mortgage's "health" each year.

The Equity Repositioning Analysis

CURRENT LIABILITIES				
Type	Creditor	Rate	Balance	F
Mortgage	Long Bch Mtg Co	5.750%	\$335,815	
Mortgage	Chase	8.500%	\$34,818	
Credit Card	American Express	9.990%	\$18,000	
Credit Card	Visa	12.000%	\$15,000	
Totals (Paid-Off Items):			\$403,433	
RECOMMENDED DEBT STRUCTURE*				
Program	Terms	Rate	Balance	
1st	30 Yr Fixed	360	6.500%	\$413,500
2nd	180	0.000%	\$0	
Totals:			\$413,500	

The Equity Repositioning Analysis illustrates the value and power of restructuring debt and equity. This unique analysis helps you to calculate the totality of your current debt structure and assess how certain adjustments might support your financial goals. Whether it is increased savings, maximized investment return, or early retirement of your mortgage debt, specific numbers are available for your consideration. Optimizing equity can be one of the most powerful controls for you as the homeowner. The Equity Repositioning Analysis will give you the data you need to optimize your equity and properly manage your debt.