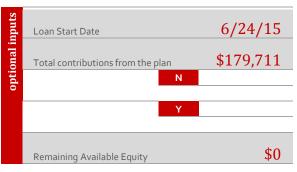
MORTGAGE LOAN CALCULATOR

inputs	Home Value	\$550,000	istics
.=	Interest Rate	2.89%	key stastistics
	Duration of Loan (in months)	360	ke
	Mortgage Amount	\$400,000	
	Current Age	30	

Monthly Loan Payment	\$1,663
Total Loan Payments	\$500,627
Total Interest Paid	\$100,606
Original years to pay	30
New projected years to pay	16.1
Years Reduced by Extra Pmnts	13.9
Interest Saved	\$97,994
NPV of Interest Savings	\$77,101
Original age to pay Mortgage	60
Projected age to pay Mortgage	46

Client Name:

<u>Mr Sean Cooper</u>



LOAN CALCULATOR

ts			3 Monthly Distributions	\$1,333	2	
inputs	Distribution rate	8%	Monthly Loan Interest	-\$619	Loan Start Date	6/24/15
			Avg Monthly Tax return	\$217	Tax Bracket	35%
			Avg Net Contribution / mth	\$931	Personal Contribution	100% \$1,663
			Net Contribution / Yr	\$11,174		
	Interest rate of leveraged loan	3.75%			Gross Distributions / yr	\$16,000
			Years to pay loan with pers contributions	6		
					Interest / yr	-\$7,425
		¢200.000				¢2 500
	Total Investment	\$200,000	Proj age to pay all with pers contributions	52	Tax refund / yr	\$2,599

NET WORTH

Home value ROG	5%	Do nothing scenario	When mortgage _ is paid	Age Net Worth	60 \$2,641,206	inputs	Loan Start Date	6/24/15
Leveraged investment return			vs TWA at the same a	ıge	\$3,016,170	onal		
		key	When mortgage	Age	46	opti		
		TWA with personal	is paid	Net Worth	\$1,320,034		Total years to complete the plan	22
		contributions	When loan	Age	52			
Regular Investments	\$46,000		is paid	Net Worth	\$1,968,579			
Rate of Return	6%							