

MORTGAGE TRUST, INC.

Wealth Appreciation™

1500 NW Bethany Blvd., suite 255 Beaverton, OR 97006
 Tel (503) 439-9910 x 412 evan@mortgage-trust.com
 Fax (503) 439-9950 www.evanswanson.com

TOTAL COST ANALYSIS

Prepared by Evan Swanson
 August 12, 2010

Prepared For: **Jim Sample**
 123 Anywhere Street Portland, OR 97201

SUMMARY

	Program Name	Current	30yr-std cost	30yr-0%points	30yr-no cost
1ST MTG.	Loan Amount	\$268,422	\$275,000	\$272,250	\$272,250
	Interest Rate	5.25%	4.125%	4.375%	4.625%
	Term (months)	360	360	360	360
	Payment	\$1,519	\$1,333	\$1,359	\$1,400
	Mtg. Ins.	\$0	\$0	\$0	\$0
	Monthly Pmt.	\$1,519	\$1,333	\$1,359	\$1,400
	Net Savings	\$0	\$186	\$159	\$119

SUMMARY

This Section overviews your monthly payments for each prospective Mortgage Plan. Please note, the payments shown do not include any Escrows that may be collected with your payment.

Current value \$350,000, appreciation assumption 2%

TOTAL COST ANALYSIS

	Program Name	Current	30yr-std cost	30yr-0%points	30yr-no cost
60 MONTHS ANALYSIS	Total Payment	\$91,114	\$91,127	\$91,098	\$91,125
	Principal Paid	\$23,559	\$38,141	\$35,188	\$31,622
	Int & MI Paid	\$67,555	\$52,986	\$55,910	\$59,503
	Balance Left	\$244,864	\$236,859	\$237,062	\$240,628
	Closing & Points	\$0	\$6,250	\$3,500	\$0
	Total Cost	\$67,555	\$59,236	\$59,410	\$59,503
	Net Savings	\$0	\$8,319	\$8,145	\$7,176

TOTAL COST ANALYSIS

One of the most important metrics to consider when selecting the right Mortgage Plan for you, is how long you plan on living in the home or what is your loan retention time going to be. The table on the left compares the true total cost of each mortgage plan based on a pre determined comparison period.

MORTGAGE PLAN WITH TERM REDUCTION

	Program Name	Current	30yr-std cost	30yr-0%points	30yr-no cost
5 YEARS	Monthly Amount	\$0	\$186	\$159	\$119
	Equity Increase	\$0	\$12,371	\$10,642	\$8,016
10 YEARS	Monthly Amount	\$0	\$186	\$159	\$119
	Equity Increase	\$0	\$27,570	\$23,882	\$18,113
	PayOff	28.33 yrs.	23.67 yrs.	24.33 yrs.	25.50 yrs.
	Int. Savings	\$0	\$48,743	\$46,871	\$40,366

MORTGAGE PLAN WITH TERM REDUCTION

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 additional principal reduction payments made monthly.

Based on the above criteria, the Mortgage Plan in column titled '30yr-std cost' will payoff soonest.

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PROGRAM DETAILS

	Current		30yr-std cost		30yr-0%points		30yr-no cost	
	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg
Value	\$350,000		\$350,000		\$350,000		\$350,000	
Equity (%)	21.429 %		21.429 %		22.214 %		22.214 %	
Loan Amount	\$275,000		\$275,000		\$272,250		\$272,250	
Loan Type	Fixed		Fixed		Fixed		Fixed	
Interest Rate	5.250 %		4.125 %		4.375 %		4.625 %	
Term	360		360		360		360	
Closing	\$0		\$3,500		\$3,500		\$0	
Points	0.000 %		1.000 %		0.000 %		0.000 %	
APR	5.250 %		4.315 %		4.483 %		4.625 %	
Principal & Int.	\$1,519		\$1,333		\$1,359		\$1,400	
Mtg. Ins.	\$0		\$0		\$0		\$0	
Total P&I	\$1,519		\$1,333		\$1,359		\$1,400	
Index								
Margin								
LifeCap								
Scenario								
First Adj Cap								
First Adj Mos								
Adj Cap								
Adj Month								
HOA	\$0		\$0		\$0		\$0	
Haz Ins.	\$50		\$50		\$50		\$50	
Prop Taxes	\$300		\$300		\$300		\$300	
Other	\$0		\$0		\$0		\$0	
Pymt. Adjust.								
Adj Cap %								
Adj Cap (Mos)								
Recast Prd/Stop								
Max Balance								
PITI	\$1,869		\$1,683		\$1,709		\$1,750	
Term Reduction	\$0		\$186		\$159		\$119	
Total PITI	\$1,869		\$1,869		\$1,868		\$1,869	
Mo. Asset Accu.	N/A		N/A		N/A		N/A	
Asset Accum. Int. Rate	N/A		N/A		N/A		N/A	
Asset Accum. Open	N/A		N/A		N/A		N/A	

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.

