

MORTGAGE TRUST, INC.

Wealth Appreciation™

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TOTAL COST ANALYSIS

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SUMMARY

| | Program Name | Current | 30yr-4.75% | Program 3 | Program 4 |
|---------------------|--------------------|------------|--------------|------------|------------|
| 1ST MTG. | Loan Amount | \$246,484 | \$246,500 | \$0 | \$0 |
| | Interest Rate | 5% | 4.75% | 0% | 0% |
| | Term (months) | 360 | 360 | 0 | 0 |
| | Payment | \$1,610 | \$1,286 | \$0 | \$0 |
| | Mtg. Ins. | \$0 | \$0 | \$0 | \$0 |
| | Monthly Pmt. | \$1,610 | \$1,286 | \$0 | \$0 |
| | Net Savings | \$0 | \$325 | \$0 | \$0 |
| Total Cash To Close | \$100,000 | \$156,800 | \$0 | \$0 | |

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 \$400,000, appreciation assumption 2%

TOTAL COST ANALYSIS

| | Program Name | Current | 30yr-4.75% | Program 3 | Program 4 |
|--------------------|--------------------|-----------------|-----------------|------------|------------|
| 36 MONTHS ANALYSIS | Total Payment | \$57,977 | \$46,291 | \$0 | \$0 |
| | Principal Paid | \$22,611 | \$11,974 | \$0 | \$0 |
| | Int & MI Paid | \$35,366 | \$34,317 | \$0 | \$0 |
| | Balance Left | \$223,873 | \$234,526 | \$0 | \$0 |
| | Closing & Points | \$0 | \$3,300 | \$0 | \$0 |
| | Total Cost | \$35,366 | \$37,617 | \$0 | \$0 |
| | Net Savings | \$2,251 | \$0 | \$0 | \$0 |

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 ASSET ACCUMULATION

| | Program Name | Current | 30yr-4.75% | Program 3 | Program 4 |
|---------------|------------------|------------------|------------------|------------|------------|
| | Opening Balance | \$0 | \$0 | \$0 | \$0 |
| | Monthly Amount | \$0 | \$0 | \$0 | \$0 |
| | Rate of Return | 0% | 0% | 0% | 0% |
| 3 YEARS | Home Value | \$424,483 | \$424,483 | \$0 | \$0 |
| | Loan Balance | \$223,873 | \$234,526 | \$0 | \$0 |
| | Equity | \$200,610 | \$189,957 | \$0 | \$0 |
| | Accum. Total | \$0 | \$0 | \$0 | \$0 |
| | Net Worth | \$200,610 | \$189,957 | \$0 | \$0 |
| 5 YEARS | Home Value | \$441,632 | \$441,632 | \$0 | \$0 |
| | Loan Balance | \$206,805 | \$225,543 | \$0 | \$0 |
| | Equity | \$234,827 | \$216,089 | \$0 | \$0 |
| | Accum. Total | \$0 | \$0 | \$0 | \$0 |
| | Net Worth | \$234,827 | \$216,089 | \$0 | \$0 |
| Freedom Point | 19.83 yrs. | 30.00 yrs. | 0 yrs. | 0 yrs. | |

MORTGAGE PLAN WITH ASSET ACCUMULATION

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 potential investment account growth.

Based on the 2 metrics listed above, the Mortgage Plan in column titled 'Current' has the potential to create the most wealth in 3 yrs.

Based on the 2 metrics listed above, the Mortgage Plan in column titled 'Current' has the potential to create the most wealth in 5 yrs.