MMA Analysis Report

Customer ID: MA000-2148
Prepared For:
Client Sample
Sample Address
Any City, VA 00000

United First Financial
65 E. Wadsworth Park, Dr. Ste. #215
Draper, UT 84020
Phone
Fax

Prepared By:

This report illustrates the results that can be achieved by establishing a Money Merge Account. The accuracy of this report is consistent with the information supplied by you.

You have been pre-qualified for the MMA to decrease your scheduled interest by $66,158.77. Through federal lending guidelines and the MMA you are eligible to pay less interest than compared to a standard 30-year mortgage at 1.33% fixed.

Current Liabilities		
Existing Debt (to be paid off)	**Balance**	**Payments**
U1 Mortgage (1st Position)	$129,600.00	$1,412.32
Bank USA	$3,245.00	$56.70
Credit Union	$1,890.00	$45.67
AC Loans	$9,900.00	$324.56
Money Merge Account	$3,500.00	$0.00
Total Monthly Fixed Expenses	**$148,135.00**	**$1,839.25**

Net Income		
Employer	**Interval**	**Amount**
County Family Services	Monthly	$849.00
Self Employed	Monthly	$5,000.00
	Total Monthly Net Income	**$5,849.00**

Income Analysis		
Total Monthly Net Income	$5,849.00	
Total Monthly Fixed Expenses	-$1,839.25	
Current Monthly Discretionary Income	-$550.00	
Monthly Living Expenses (bills, entertainment, spending money)	**$3,459.75**	**X** Initial Here

With the MMA your 1st mortgage and the above listed debts will be paid off without adjusting your monthly living expenses in **7.2** years.

Proposed Liability Structure			
	Balance	**Escrows**	**Payment**
U1 Mortgage	$129,600.00	$289.56	$1,412.32
Money Merge Account	$18,535.00		$131.29
Total	**$148,135.00**		**$1,543.61**
	Monthly Payment Savings		**$295.64**

By signing this financial analysis report you are confirming the accuracy of the information listed above. The performance of the MMA product can be increased or decreased based on your mortgage interest rate, income, assets and/or liabilities.

X _____
Signature

X _____
Signature

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U1 Mortgage	
Current Amount	$129,600.00
Note Rate	5.45
Remaining Term	189
Payment Amount (P+I)	$1,122.76
Escrow Amount	$289.56
Total Payment	$1,412.32

Money Merge Account	
Current Amount	$18,535.00
Note Rate	8.5
Available Amount	$80,000.00
Program Start Date	9/1/2006
Living Expenses	$3,459.75

Money Merge Account Comparison

Final Payment	Mos Paid	Mos Saved	Yrs Paid	Yrs Saved	Interest Paid	Interest Saved
11/2013	86	103	7.2	8.6	$31,595.33	$66,158.77

Amortization Schedule

Year	Date	Mtg. Balance	Total Equity	Total Interest
1	2007	$123,027.53	$17,124.98	$8,071.30
2	2008	$112,599.14	$35,535.86	$14,856.70
3	2009	$93,056.13	$55,078.87	$20,509.97
4	2010	$72,421.03	$75,713.97	$25,071.15
5	2011	$50,632.78	$97,502.22	$28,479.18
6	2012	$27,626.98	$120,508.02	$30,669.66
7	2013	$3,335.54	$144,799.46	$31,574.50
Final	11/2013	$0.00	$148,135.00	$31,595.33

Proposed Investment Structure

Starting Principal	$0.00
Rate of Return	4
Num of Months	103
Mon Investment	$2,389.25

Asset Return
$293,041.96
This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA

Starting Principal	$0.00
Rate of Return	6
Num of Months	103
Mon Investment	$2,389.25

Asset Return
$320,872.56
This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA

Starting Principal	$0.00
Rate of Return	8
Num of Months	103
Mon Investment	$2,389.25

Asset Return
$352,136.48
This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA