



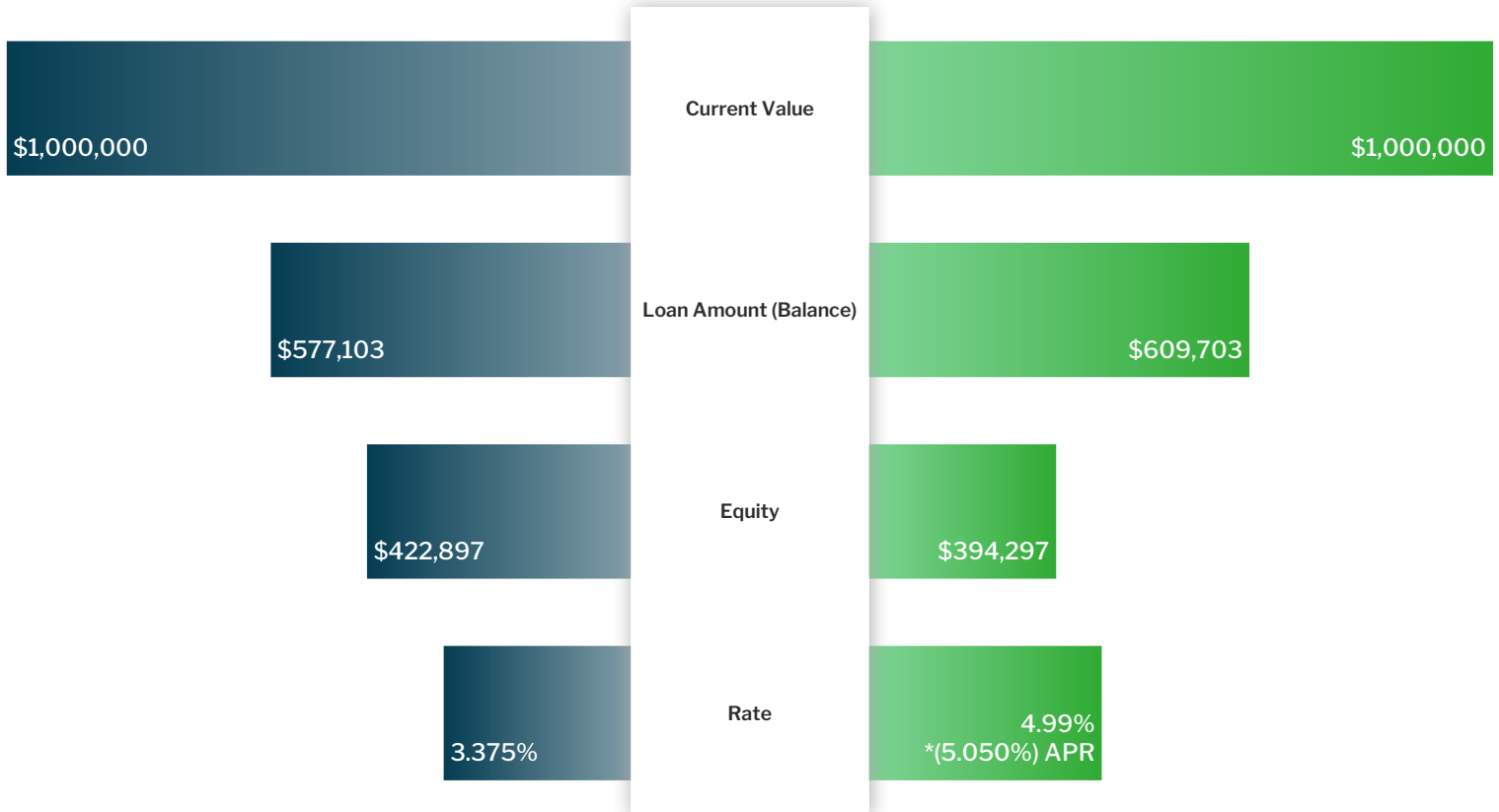
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Debt Consolidation

Existing

Proposed



Loan Details Overview

	Existing	Proposed
Property Value	\$1,000,000	\$1,000,000
Loan Balance / Amount	\$577,103	\$609,703
Equity In Home	\$422,897	\$394,297
Cash-Out	-	\$0
Closing Costs	-	\$4,000
Est. Available Equity / at 75% LTV	\$422,897	\$140,297
Loan Details	30 YR	30 Yr Conv. Fixed
Rate	3.375%	4.99%
APR	-	5.050%
Points	-	0 (\$0)
Mortgage Insurance	\$0	\$0
Additional MI Financing	-	\$0
Debt Balance	\$28,600	\$0
Debt Inclusion	-	\$28,600

Payment Overview

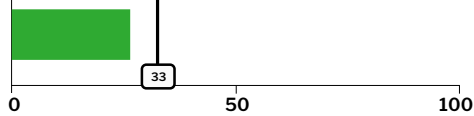
This compares the borrower's existing monthly mortgage payment and other obligations against the proposed loan with debt consolidation.

	Existing	Proposed
Principal & Interest	\$2,653	\$3,269
Taxes & Insurance	\$700	\$700
Installment	\$0	\$0
Revolving	\$1,235	\$0
Other	\$0	\$0
Total	\$4,588	\$3,969

26%

Under By
\$981

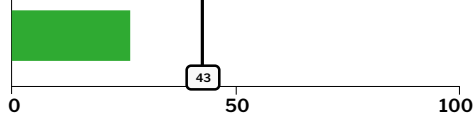
Front Ratio



26%

Under By
\$2,481

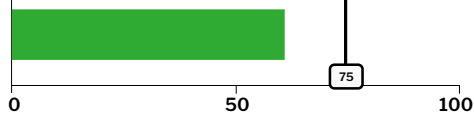
Back Ratio



61%

Under By
\$140,297

LTV



\$609,703

LOAN AMOUNT

01

\$3,969

PITI

Monthly Savings

\$619

	Type	Balance	Payment
VISA	Revolving	\$11,000	\$370
Mastercard	Revolving	\$8,500	\$350
BECU	Revolving	\$6,300	\$265
Amazon Credit Card	Revolving	\$2,800	\$250
Total		\$28,600	\$1,235
Included		\$28,600	\$1,235

\$619 /Mo.

Savings Applied Toward
Principal



21 Yrs. 3 Mos.

New Term

Saved Term: **6 Yrs. 9 Mos.**



\$192,245

Increase in Net Worth



	Existing	Proposed	Amortization Gained	Saved Term
Current Balance	\$577,103	\$609,703		
Debts	\$28,600			
Remaining Term	28 Yrs. 0 Mos.	21 Yrs. 3 Mos.		6 Yrs. 9 Mos.
Payments	336	255		81
Amortization Gained After 5 Yrs	\$67,493	\$91,965	\$24,472	
Amortization Gained After 10 Yrs	\$147,374	\$209,931	\$62,557	
Amortization Gained After 21 Yrs. 3 Mos.	\$384,858	\$609,703	\$224,845	
Balance After 21 Yrs. 3 Mos.	\$192,245	\$0		



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