

**Prepared For:**

**Mr. & Mrs Jones  
1024 Main Street  
Bountiful, UT 84010**

**Prepared By:**

**Ed Baker  
From  
Total Debt Solutions  
877-249-1138**

Once you enroll in the Debt Rolldown Plan, you will be debt-free in **7.0**

years and save **\$183,812.18** in interest. You also save **\$227,334.05**

in payments you are no longer required to make.

However, by not taking part in the Plan reduction strategy, you will pay a total of

**\$348,716.55** in principal and interest for **30.0** years.

*3945 Wasatch Blvd, #279*

*SLC, UT 84124*

*p. 877-249-1138*

*f. 775-402-6566*

*www.totaldebt.com*

Time frames and interest savings represented in this debt analysis are based on the information provided at the time of application.

The actual pay-off dates and investment earnings may vary based on the accuracy of that information as well as your changing financial situation and market fluctuation.

Effective Rate of Interest is defined as the actual amount of interest paid (I), divided by the amount of principle (P), divided by the length of time of the repayment (T)  $I/P/T$ .

# Your Plan at a Glance

## Prepared for Mr. & Mrs Jones

### Your Current Schedule

Total Principal and Interest	\$348,717
Total Interest Paid	\$218,385
Years Until Debt Free	30.0
Average Interest Rate	11.45%
Debt Free Date	Mar-2033

### Plan Schedule

Total Principal and Interest	\$173,591
Total Interest Paid	\$34,572
Years Until Debt Free	7.0
Effective Interest Rate	3.55%
Debt Free Date	Mar-2010

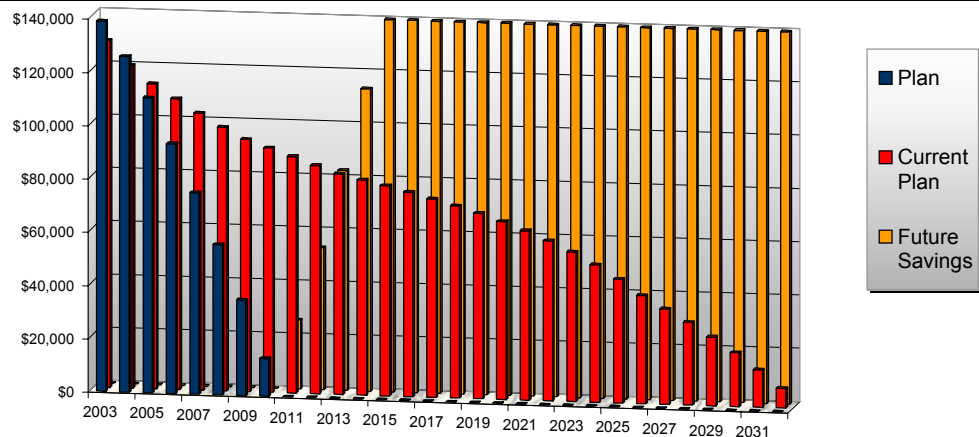
### No Option Selected Plan Savings

Interest Saved	\$183,812
Years Saved	23.0

### Future Savings

Future Savings	\$1,242,958
Term (in months)	276
Maturity (30 years)	26-Mar-33

Future Savings is the sum to which a dollar amount invested over time will grow at a given rate. The future savings is calculated using Term which is the difference of your "Years Until Debt Free" and a thirty year term, the Rate is 6% annual rate of return, Present Value at time of investment is \$0, and Payment is the "Total Monthly Debt Payments" on Page 6 of this analysis.  
The future savings in the chart below continues to grow to the amount shown above.

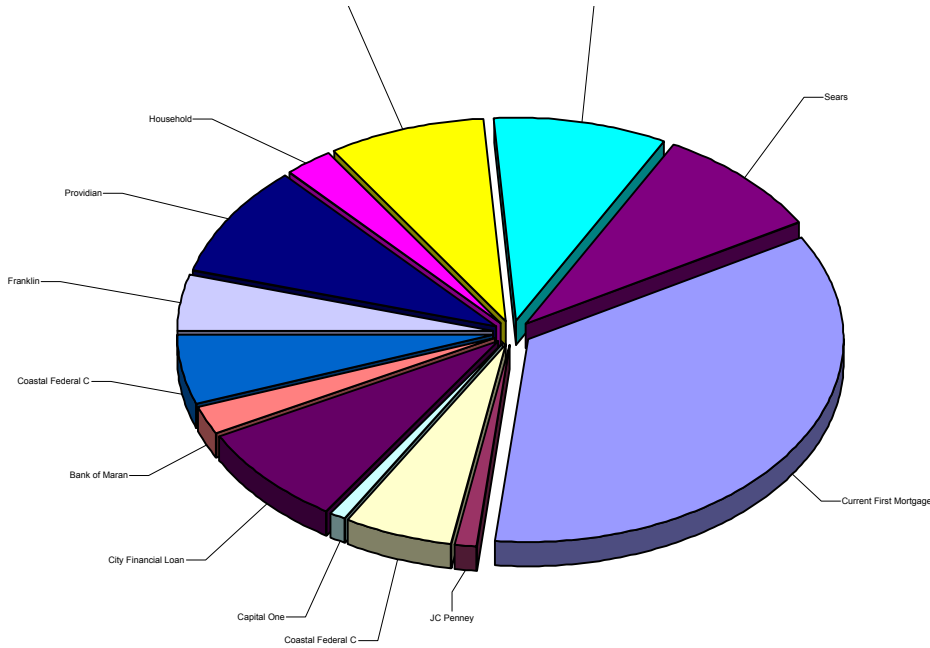


Time frames and interest savings represented in this debt analysis are based on the information provided at the time of application. The actual pay-off dates and investment earnings may vary based on the accuracy of that information as well as your changing financial situation and market fluctuation. Effective Rate of Interest is defined as the actual amount of interest paid (I), divided by the amount of principle (P), divided by the length of time of the repayment (T) I / P / T.

# Liability Summary

CREDITORS	INTEREST RATE	PAYMENT	CURRENT BALANCE
Current First Mortgage	9.00%	\$778.70	\$80,000.00
JC Penney	21.00%	\$30.00	\$289.00
Coastal Federal C	10.00%	\$125.00	\$9,339.00
Capital One	12.00%	\$15.00	\$306.00
City Financial Loan	23.90%	\$180.00	\$9,000.00
Bank of Maran	10.00%	\$50.00	\$552.00
Coastal Federal C	5.50%	\$125.00	\$7,500.00
Franklin	23.90%	\$100.00	\$1,166.00
Providian	12.00%	\$200.00	\$6,704.00
Household	18.00%	\$50.00	\$2,000.00
Providian	23.90%	\$180.00	\$6,000.00
Capital One	12.00%	\$200.00	\$2,495.00
Sears	18.00%	\$200.00	\$4,981.00
<b>Average Interest Rate&gt;&gt;</b>	<b>11.45%</b>	<b>\$2,233.70</b>	<b>&lt;&lt;Monthly Payments with Taxes and Insurance</b>

**By continuing to pay your bills the way you are currently paying, you are losing an average of **\$666** in interest every single month!**



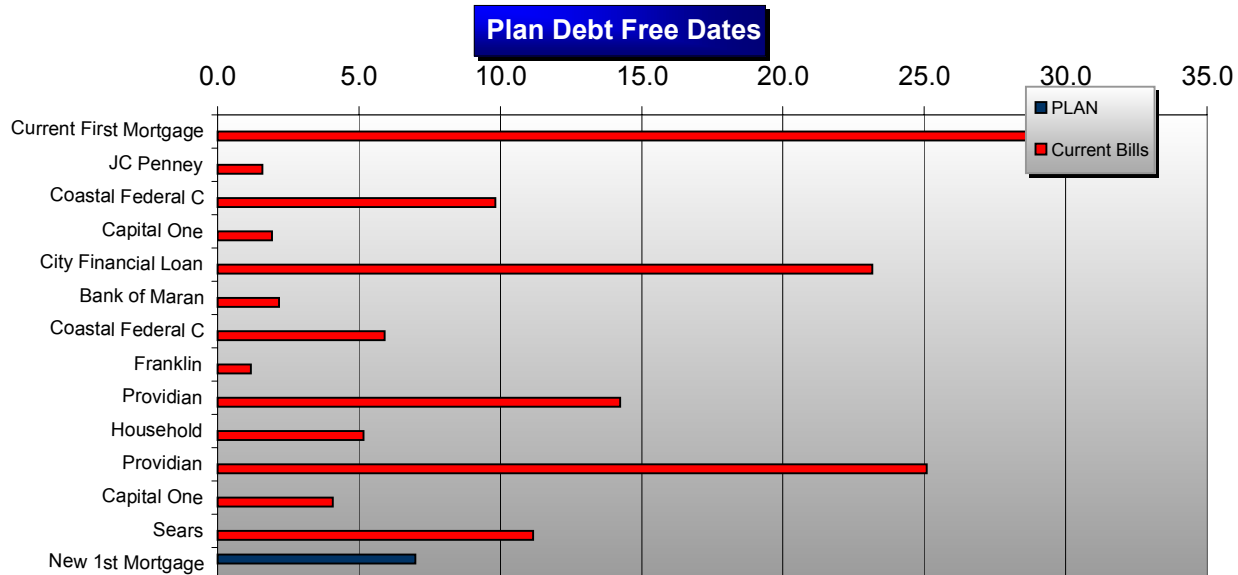
**Stop losing money! Begin your PLAN today!**

Plan Savings (previous page) allows us to calculate potential monthly interest loss by dividing interest savings under the Plan by the number of months saved by the Plan.

# Debt Elimination Summary

CURRENT SCHEDULE			PLAN SCHEDULE		
CREDITOR	YEARS	PAYOFF DATE	CREDITOR	YEARS	STATUS
Current First Mortgage	30.0	Apr-33	Current First Mortgage		Restructured
JC Penney	1.6	Nov-04	JC Penney		Restructured
Coastal Federal C	9.8	Feb-13	Coastal Federal C		Accelerated
Capital One	1.9	Mar-05	Capital One		Restructured
City Financial Loan	23.2	Jun-26	City Financial Loan		Restructured
Bank of Maran	2.2	Jun-05	Bank of Maran		Restructured
Coastal Federal C	5.9	Mar-09	Coastal Federal C		Accelerated
Franklin	1.2	Jun-04	Franklin		Restructured
Providian	14.3	Jul-17	Providian		Accelerated
Household	5.2	Jun-08	Household		Accelerated
Providian	25.1	May-28	Providian		Accelerated
Capital One	4.1	May-07	Capital One		Accelerated
Sears	11.2	Jun-14	Sears		Accelerated
			New 1st Mortgage	7.0	Accelerated

Today's Date	3/27/2003	Program Start Date	4/26/2003
Monthly Payments	\$2,234	Monthly Payments	\$2,234
Scheduled Interest	\$218,385	Scheduled Interest	\$34,572
Average Interest Rate	11.45%	Effective Interest Rate	3.55%
Scheduled Payoff Date	Mar-2033	Scheduled Payoff Date	Mar-2010



**Effective rate of Interest** is defined as the actual amount of interest paid (I), divided by the amount of principle (P), divided by the length of time of the repayment (T)  $IP/T$

Time frames and interest savings represented in this debt analysis are based on the information provided at the time of application.

The actual pay-off dates and investment earnings may vary based on the accuracy of that information as well as your changing financial situation and market fluctuation.

For Mr. & Mrs Jones

3/27/2003

Presented by Ed Baker with Total Debt Solutions

Page 4

# Your Plan Options

---

## Plan Option #1 No Option - This Plan

Monthly Payments	\$2,233.70
Years Until Debt Free	7.0
Interest Saved	\$183,812
Investment Earned	\$0

---

*Signature*

## Plan Option #2 BiWeekly

Monthly Payments	\$2,233.70
Years Until Debt Free	6.3
Interest Saved	\$187,315
Investment Earned	\$0

---

*Signature*

## Plan Option #3 Cash Out \$3,000.00

Monthly Payments	\$2,233.70
Years Until Debt Free	7.2
Interest Saved	\$181,508
Investment Earned	\$0

---

*Signature*

## Plan Option #4 Decrease Payment \$100.00 - Cash Out \$3,000.00

Monthly Payments	\$2,133.70
Years Until Debt Free	7.7
Interest Saved	\$178,562
Investment Earned	\$0

---

*Signature*

## Plan Option #5 Increase Payment \$50.00

Monthly Payments	\$2,283.70
Years Until Debt Free	6.8
Interest Saved	\$182,679
Investment Earned	\$0

---

*Signature*

Time frames and interest savings represented in this debt analysis are based on the information provided at the time of application.  
The actual pay-off dates and investment earnings may vary based on the accuracy of that information as well as your changing financial situation.

# Income and Investment

---

Total Household Gross

Monthly Income **\$6,000**

Total Monthly Debt

Payments **\$2,099**

Total Current Debt

to Income Ratio **35%**

Suggested Maximum Debt to

Income Ratio is **36%**

You will receive the following benefits with your *Debt Rolldown Plan*:

- > **100% Debt Free Including all Mortgages in 7.0 Years**
  - > **Effective Interest Rate of Only 3.6%**
  - > **Interest Savings of \$183,812**
  - > **Elimination of \$227,334 in future payments**
- 
- ▶ **By doing nothing and continuing on your current schedule in 20 years you will still be \$56,449 in debt!**
  - ▶ **If you invest in yourself once you are debt free, in just 30.0 years you could have \$1,242,958 if you earn 6.0% annually.**
  - ▶ **If you invest in yourself while you are becoming debt free, in just 30.0 years you could have \$1,242,947 if you earn 6.0% annually.**

Time frames and interest savings represented in this debt analysis are based on the information provided at the time of application.

The actual pay-off dates and investment earnings may vary based on the accuracy of that information as well as your changing financial situation.

For Mr. & Mrs Jones

Presented by Ed Baker with Total Debt Solutions

Page 6

3/27/2003