



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 Money Merge Account to decrease your scheduled interest by \$192,085.46. Through the Money Merge Account you are eligible to pay less interest than compared to a standard 30-year mortgage at 2.174% fixed.

Current Liabilities		
Existing Debt (to be paid off)	Balance	Payments
Beneficial (1st Position)	\$143,377.00	\$1,111.11
Discover	\$8,930.48	\$134.00
Beneficial	\$21,097.22	\$413.00
B of A	\$6,982.00	\$184.00
Money Merge Account	\$3,500.00	\$0.00
Total Monthly Fixed Expenses	\$183,886.70	\$1,842.11

Net Income		
Employer	Interval	Amount
City of [REDACTED]	Bi-Weekly	\$1,790.00
New [REDACTED] Hospital	Bi-Weekly	\$1,600.00
Total Monthly Net Income		\$6,780.00

Income Analysis	
Total Monthly Net Income	\$6,780.00
Total Monthly Fixed Expenses	-\$1,842.11
Current Monthly Discretionary Income	\$200.00
Monthly Living Expenses (bills, entertainment, spending money)	\$4,737.89
	X
	<u>Initial Here</u>

With the Money Merge Account, the above listed mortgage and debts will be paid off without adjusting monthly living expenses in **8.1** years.

Proposed Liability Structure			
	Balance	Escrows	Payment
Beneficial	\$143,377.00	\$0.00	\$1,111.11
Money Merge Account	\$40,509.70		\$351.08
Total	\$183,886.70		\$1,462.19
	Monthly Payment Savings		\$379.92

The above Information is for comparison purposes only. Results will vary depending on each individual's spending habits and future financial circumstances. Individual qualification is required for the Money Merge Account. The information contained herein does not constitute an offer or a solicitation to lend or extend credit. United First Financial does not provide accounting, tax, legal, real-estate, mortgage or investment advice as part of the Money Merge Account Program.

By signing this financial analysis report you are confirming the accuracy of the information listed above. The performance of the Money Merge Account product can be increased or decreased based on your mortgage interest rate, income, assets and/or liabilities. You, the buyer, may cancel this transaction, without penalty or obligation, at any time prior to midnight of the third business day after the date of this transaction (five days for Alaska residents). For full details, please refer to <http://www.unitedfirstfinancial.com/rights/cancel.pdf>.

X

Signature

X

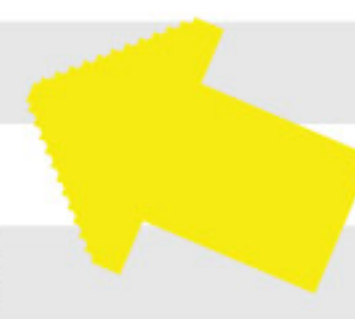
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Beneficial	
Current Amount	\$143,377.00
Interest Rate	7.9%
Remaining Term	331
Interest Payment	\$943.90
Principal Payment	\$167.21
Escrow Amount	\$0.00
Total Payment	\$1,111.11

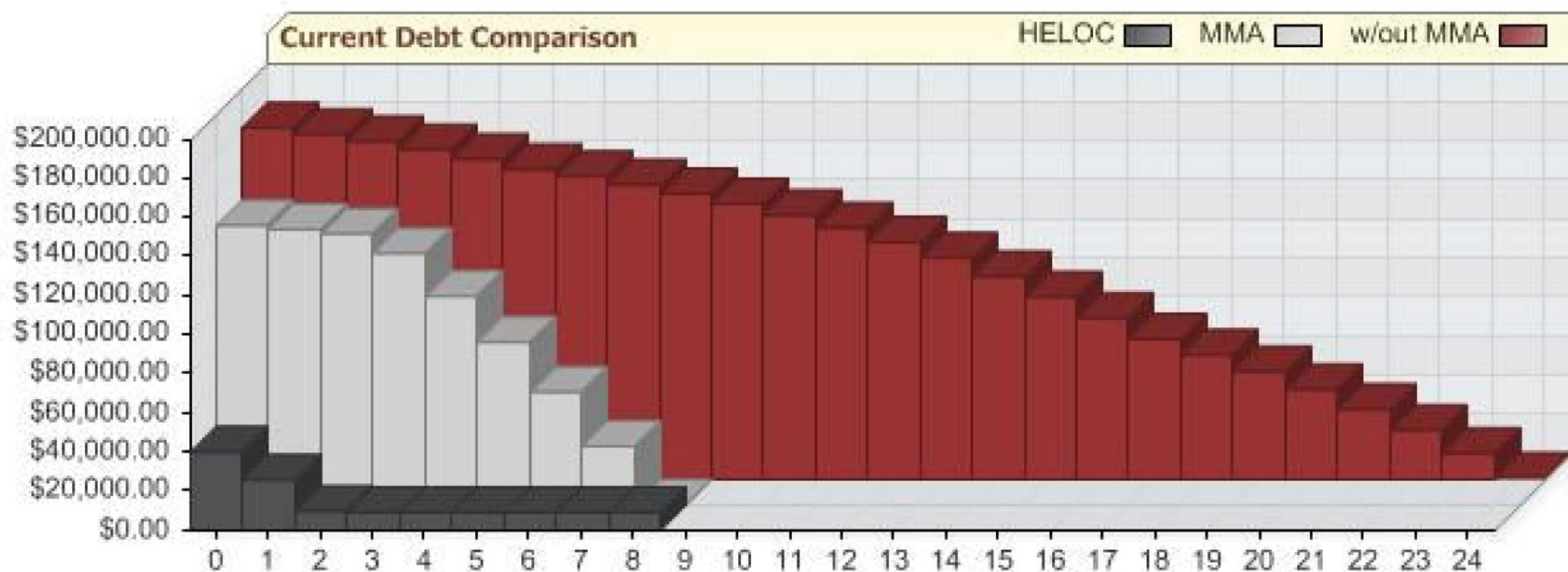
Money Merge Account	
Current Amount	\$40,509.70
Note Rate	10.4%
Available Amount	\$42,000.00
Program Start Date	1/1/2008
Monthly Expenses	\$4,737.89

Current Debt Amortization			
Year	1 st MTG Balance	Total Debt Paid	Total Interest
1	\$141,296.19	\$3,309.94	\$18,795.38
2	\$139,044.92	\$7,046.71	\$37,163.93
3	\$136,609.20	\$11,278.15	\$55,037.81
4	\$133,973.93	\$16,084.59	\$72,336.69
5	\$131,122.80	\$21,272.55	\$88,966.74
6	\$128,038.08	\$25,063.00	\$105,073.61
7	\$124,700.63	\$29,260.86	\$120,773.07
8	\$121,089.79	\$33,921.74	\$136,009.51
9	\$117,183.12	\$39,111.13	\$150,717.44
10	\$112,956.40	\$44,906.43	\$164,819.46
11	\$108,383.40	\$51,399.40	\$178,223.81
12	\$103,435.78	\$58,699.43	\$190,821.10
13	\$98,082.82	\$66,937.35	\$202,480.50
14	\$92,291.32	\$76,270.32	\$213,044.85
15	\$86,025.35	\$86,887.63	\$222,324.86
16	\$79,246.06	\$97,489.05	\$230,190.79
17	\$71,911.39	\$108,475.31	\$236,577.46
18	\$63,975.83	\$116,410.87	\$241,975.22
19	\$55,390.13	\$124,996.57	\$246,722.84
20	\$46,101.08	\$134,285.62	\$250,767.11
21	\$36,051.02	\$144,335.68	\$254,050.37
22	\$25,177.62	\$155,209.08	\$256,510.29
23	\$13,413.41	\$166,973.29	\$258,079.40
24	\$685.42	\$179,701.28	\$258,684.73
25	\$0.00	\$180,386.70	\$258,689.24

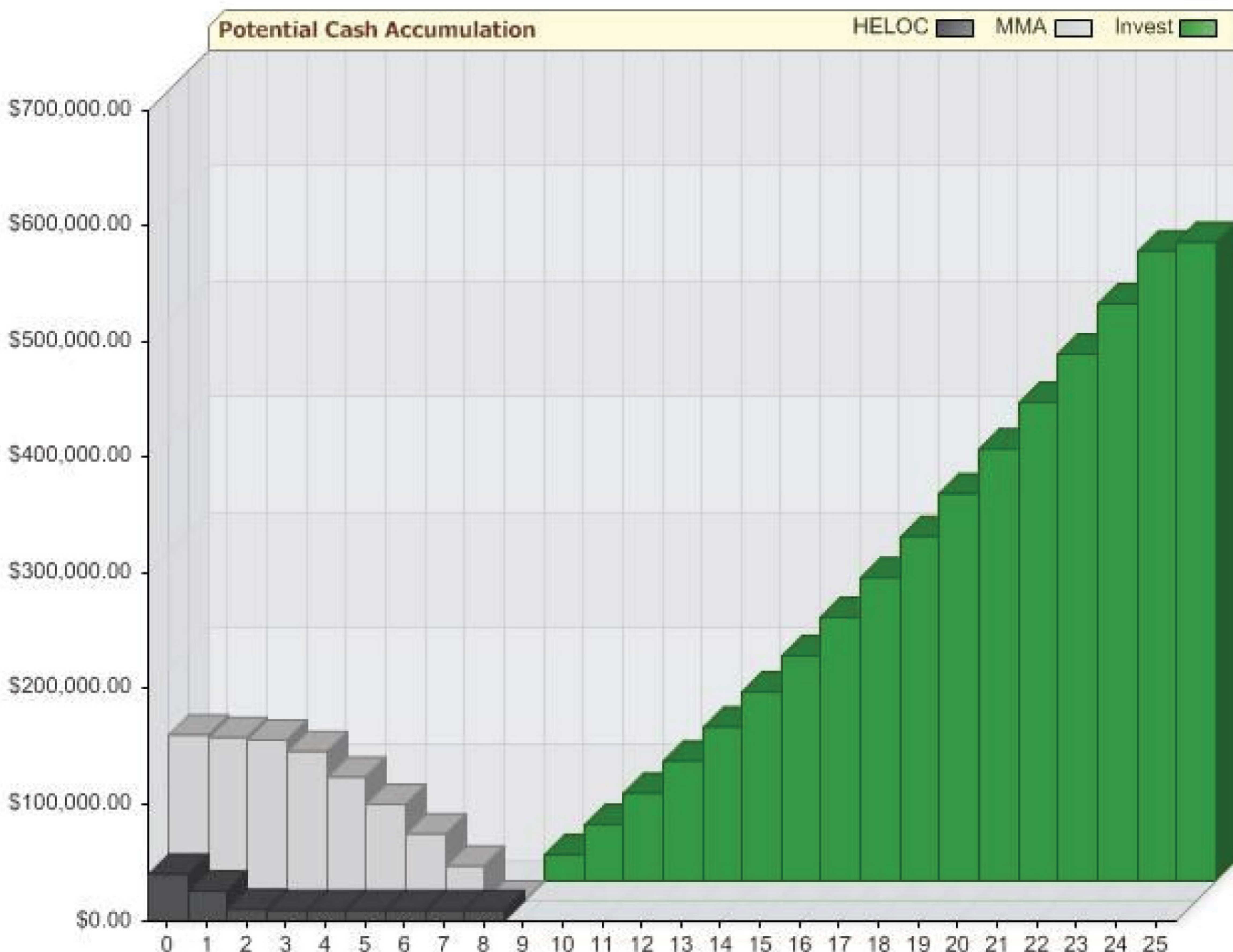
Money Merge Account Amortization			
Year	1 st MTG Balance	Total Debt Paid	Total Interest
1	\$141,296.19	\$16,494.01	\$14,791.31
2	\$139,044.92	\$34,731.00	\$27,839.64
3	\$129,021.92	\$54,864.78	\$38,991.18
4	\$107,148.58	\$76,738.12	\$48,403.16
5	\$83,483.31	\$100,403.39	\$56,023.21
6	\$57,879.27	\$126,007.43	\$61,704.49
7	\$30,177.64	\$153,709.06	\$65,288.18
8	\$206.56	\$183,680.14	\$66,602.42
9	\$0.00	\$183,886.70	\$66,603.78
10	\$0.00	\$0.00	\$0.00
11	\$0.00	\$0.00	\$0.00
12	\$0.00	\$0.00	\$0.00
13	\$0.00	\$0.00	\$0.00
14	\$0.00	\$0.00	\$0.00
15	\$0.00	\$0.00	\$0.00
16	\$0.00	\$0.00	\$0.00
17	\$0.00	\$0.00	\$0.00
18	\$0.00	\$0.00	\$0.00
19	\$0.00	\$0.00	\$0.00
20	\$0.00	\$0.00	\$0.00
21	\$0.00	\$0.00	\$0.00
22	\$0.00	\$0.00	\$0.00
23	\$0.00	\$0.00	\$0.00
24	\$0.00	\$0.00	\$0.00
25	\$0.00	\$0.00	\$0.00



Savings Summary							
Final	Months Paid	Months Saved	Years Paid	Years Saved	Interest Paid	Interest Saved	
2/2016	97	193	8.1	16.1	\$66,603.78	\$192,085.46	



The following graph illustrates the potential cash accumulation you may experience by paying your mortgage off in 8.1 years using the Money merge Account, and then refocusing your discretionary income and fixed expenses for the years that would have been remaining on your standard mortgage schedule (This graph refers to Potential Cash Accumulation scenario 1).



Potential Cash Accumulation Table

Starting Principal	\$0.00	Starting Principal	\$0.00	Starting Principal	\$0.00
Rate of Return	4%	Rate of Return	6%	Rate of Return	8%
Num of Months	193	Num of Months	193	Num of Months	193
Mon Investment	\$2,042.11	Mon Investment	\$2,042.11	Mon Investment	\$2,042.11

Scenario 1

\$551,846.58

This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA

Scenario 2

\$661,024.46

This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA

Scenario 3

\$798,037.28

This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA

The information on this page is intended for the sole purpose of displaying future cash accumulation possibilities. In no way is it an offer or solicitation for investments or investment advice. United First Financial does not provide investment services or advice.