

Timely Knowledge & Awareness =
Client Advantage



Type	Creditor	Rate	Balance	Payment	Tax De
Mortgage	Long Beach Mtg Co	8.750%	\$338,815	\$2,863	\$52
Mortgage	Chase	8.500%	\$34,818	\$269	\$8
Credit Card	American Express	9.990%	\$18,000	\$350	\$8
Credit Card	Visa	12.990%	\$16,000	\$300	\$8
Totals (Paid Off Items)			\$403,433	\$3,782	\$66

Program	Terms	Rate	Balance	Payment	Tax
30 Yr Fixed	360	6.500%	\$413,500	\$2,814	\$7
End	180	0.000%	\$0	\$0	\$0
Totals:			\$413,500	\$2,814	\$7

Asset Criteria	Accumulation	PROJECTED REAL ESTATE VALUE	Current
Opening Balance	\$0	\$135,918	\$255,000
Rate	8.000%	\$44,112	Value based on current projections
Payment	\$1,168	\$1,740,740	Projected Rate 5.0%



THE MORTGAGE UNDER MANAGEMENT CONCEPT
 By working with me, you will enjoy the benefits of having a Mortgage Under Management (MuM). I will actively manage your home loan and present opportunities to you that match your goals and market.

CLIENT ADVANTAGE
 Client Advantage is a premier service level I offer to my most valuable clients. It is composed of the RateWatch, Credit Lock, and Mortgage Planning Services.

RATEWATCH
 How does your Mortgage compare to the present day market? The RateWatch report will help you discern if changes in your life or in the market call for a new approach.

CREDIT LOCK
 Small windows of opportunity present themselves in the marketplace. Capitalize on them with this unique service. We will take care of all the details so you can relax and enjoy the benefits of Client Advantage.

MORTGAGE PLAN
 When it's time for a new loan you will have complete confidence that you have absolutely the best mortgage on the market.

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