

Aventine Funding

Professional Mortgage Planners
 PO Box 29292 San Francisco, CA 94129
 Tel:(415) 839-8444 Fax:(415) 287-7822

Mo. Income	\$12,000
Tax Bracket	33%
FICO Score	790

Prepared by
 Jason Golod
 Date prepared
 6/19/2007

The purpose of this analysis is to help you make an informed decision when reviewing your current debt structure.

- FOLLOW THESE 3 SIMPLE STEPS:**
1. CURRENT LIABILITIES displays the current liabilities information that we have on file for you.
 2. RECOMMENDED DEBT STRUCTURE shows how you can consolidate your debt and save hundreds of dollars.
 3. PROPOSED BENEFITS AND SAVINGS shows you all of the savings and benefits associated with the Recommended Debt Structure. NOTE: The Term Reduction Plan will help you reduce your mortgage term and save thousands of dollars.

Equity Multiplier Analysis

Aventine Clients
 Castro Valley
 San Francisco, CA 94131

CURRENT LIABILITIES <i>Your current debt structure</i>	Type	Creditor	Rate	Balance	Payment	Tax Ded.	Debt Free in
	Mortgage			5.500%	\$402,878	\$2,368	\$609
Auto	Range Rover USA		7.000%	\$42,000	\$832	\$0	5.00 yrs.
Auto	GMAC		1.900%	\$30,000	\$650	\$0	4.00 yrs.
Credit Card	Citibank		15.990%	\$32,000	\$640	\$0	6.92 yrs.
Credit Card	First USA		13.990%	\$9,300	\$186	\$0	6.33 yrs.
Totals (Paid-Off items):				\$516,178	\$4,675	\$609	

RECOMMENDED DEBT STRUCTURE* <i>Our proposed debt structure</i>	Program	Terms	Rate	Balance	Payment	Tax Ded.	Closing Costs
	1st	7/1 Int Only	Int. Only	7.750%	\$516,178	\$3,334	\$1,100
2nd		180	0.000%	\$0	\$0	\$0	Cash Out
Totals:				\$516,178	\$3,334	\$1,100	

PROPOSED BENEFITS AND SAVINGS <i>Savings based on our proposed Mortgage</i>	Cash Flow Savings	Benefits	Monthly	Annually	% of Income
		Payment Savings	\$1,341	\$16,095	11.2%
Tax Savings	\$491	\$5,889	4.1%		
Totals:	\$1,832	\$21,984	15.3%		
Additional Savings & Benefits	Term Reduction:	\$0	\$0	0.0%	
	Cash Out			0.0%	
	Totals:			0.0%	

TERM REDUCTION <i>Savings based on reducing the term of your loan.</i>	Pre-payment	Years	Equity Increase
	\$1,341	2.0	\$34,691
Monthly Pre-Payment	4.0	\$75,179	
	6.0	\$122,431	
Loan Paid Off:	16.1	\$809,518	Interest Savings

ASSET ACCUMULATION <i>Savings based on monthly contributions.</i>	Asset Specs.	Benefit After x yrs.		TAX BENEFITS <i>Savings based on our current recommendations</i>	Monthly	Qrtly.	Yearly
	Opening Balance	\$0	7		\$144,827	Before	\$609
Rate	7.000%	15	\$425,046	After	\$1,100	\$3,300	\$13,201
Payment	\$1,341	30	\$1,635,981	Savings	\$491	\$1,472	\$5,889

NOTES As mortgage planners, our goal is to help our clients make the most informed financial decisions possible, thereby meeting their financial and life goals sooner rather than later.

Our advice makes a difference

NOTICE AND DISCLAIMER: The results above are based on (i) information provided by you, (ii) estimates of interest rates, your ability to save, your tax bracket, closing costs and other amounts, (iii) currently available loan programs and (iv) information and assumptions discussed with your advisor; all of which might change over time. If the information or assumptions are not correct or change, then the results above will change. Your advisor will provide additional information about costs, fees and other information required by state and federal law.

