



Preliminary Analysis

Prepared For: **John & Jane Customer**
PO Box 15003
Customer ID: Sarasota, FL 34277
MA026-2026



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This report illustrates the results that could 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 help potentially decrease your scheduled interest by \$164,669.57.*

Current Liabilities		
Existing Debt (to be paid off)	Balance	Payments
Bank of America (1st Position)	\$266,000.00	\$1,595.00
Bank of America	\$3,500.00	\$120.00
Ford Motor Credit	\$20,000.00	\$360.00
Money Merge Account	\$3,500.00	\$0.00
Savings	(\$5,800.00)	\$0.00
Total Monthly Fixed Expenses \$287,200.00 \$2,075.00		

Net Income		
Employer	Interval	Amount
Employer 1	Bi-Weekly	\$125.00
Employer 2	Weekly	\$400.00
Employer 3	Weekly	\$194.00
Total Monthly Net Income		\$2,626.00

Income Analysis		
Total Monthly Net Income	\$2,626.00	
Total Monthly Fixed Expenses	-\$2,075.00	
Current Monthly Discretionary Income	\$419.00	
Monthly Living Expenses (bills, entertainment, spending money)	\$132.00	X
		Initial Here

With the Money Merge Account your 1st mortgage and the above listed debts could potentially be paid off in as little as **14.5** years without adjusting your above listed living expenses.*

Proposed Liability Structure			
	Balance	Escrows	Payment
Bank of America	\$266,000.00	\$0.00	\$1,595.00
Money Merge Account	\$21,200.00		\$141.33
Total	\$287,200.00		\$1,736.33
		Monthly Payment Savings	\$338.67

*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. This is a preliminary analysis only. The line items for this report were executed on the 1st of the month in the following sequence: income, mortgage, escrows, expenses.

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

Signature

Amortization Comparison

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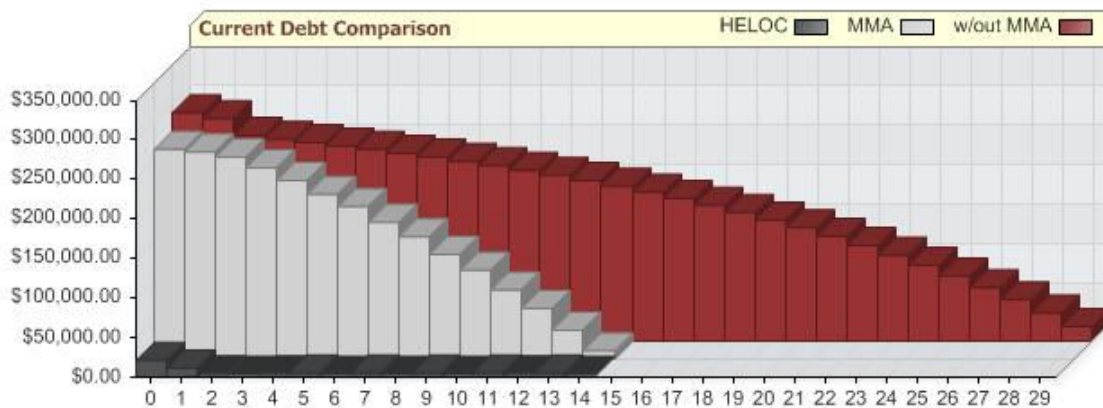
Bank of America	
Current Amount	\$266,000.00
Interest Rate	6%
Remaining Term	360
Interest Payment	\$1,330.00
Principal Payment	\$265.00
Escrow Amount	\$0.00
Total Payment	\$1,595.00

Money Merge Account	
Current Amount	\$21,200.00
Note Rate	8%
Available Amount	\$40,000.00
Program Start Date	9/1/2008
Monthly Expenses	\$132.00

Current Debt Amortization			
Year	1 st MTG Balance	Total Debt Paid	Total Interest
1	\$262,731.08	\$7,546.36	\$17,353.64
2	\$259,260.54	\$28,672.22	\$34,159.67
3	\$255,575.94	\$33,615.19	\$49,796.70
4	\$251,664.08	\$37,835.92	\$65,033.52
5	\$247,510.95	\$41,989.05	\$80,020.39
6	\$243,101.65	\$46,398.35	\$94,751.09
7	\$238,420.42	\$51,079.58	\$109,209.86
8	\$233,450.44	\$56,049.56	\$123,379.88
9	\$228,173.91	\$61,326.09	\$137,243.35
10	\$222,571.95	\$66,928.05	\$150,781.39
11	\$216,624.47	\$72,875.53	\$163,973.91
12	\$210,310.17	\$79,189.83	\$176,799.61
13	\$203,606.41	\$85,893.59	\$189,235.85
14	\$196,489.19	\$93,010.81	\$201,258.63
15	\$188,932.99	\$100,567.01	\$212,842.43
16	\$180,910.74	\$108,589.26	\$223,960.18
17	\$172,393.69	\$117,106.31	\$234,583.13
18	\$163,351.33	\$126,148.67	\$244,680.77
19	\$153,751.27	\$135,748.73	\$254,220.71
20	\$143,559.09	\$145,940.91	\$263,168.53
21	\$132,738.28	\$156,761.72	\$271,487.72
22	\$121,250.05	\$168,249.95	\$279,139.49
23	\$109,053.27	\$180,446.73	\$286,082.71
24	\$96,104.21	\$193,395.79	\$292,273.65
25	\$82,356.48	\$207,143.52	\$297,665.92
26	\$67,760.82	\$221,739.18	\$302,210.26
27	\$52,264.92	\$237,235.08	\$305,854.36
28	\$35,813.27	\$253,686.73	\$308,542.71
29	\$18,346.93	\$271,153.07	\$310,216.37
30	\$0.00	\$289,500.00	\$310,812.74

Money Merge Account Amortization			
Year	1 st MTG Balance	Total Debt Paid	Total Interest
1	\$262,731.08	\$12,688.16	\$17,239.84
2	\$256,354.47	\$26,326.64	\$33,529.36
3	\$242,991.88	\$40,822.25	\$48,961.75
4	\$226,607.02	\$56,194.13	\$63,517.87
5	\$209,041.84	\$72,537.35	\$77,102.65
6	\$193,458.74	\$89,864.34	\$89,703.66
7	\$173,366.82	\$108,279.20	\$101,216.80
8	\$155,512.99	\$127,819.42	\$111,604.58
9	\$133,246.28	\$148,570.15	\$120,781.85
10	\$112,780.37	\$170,590.55	\$128,689.45
11	\$87,827.62	\$193,988.74	\$135,219.26
12	\$64,140.71	\$218,801.79	\$140,334.21
13	\$36,768.23	\$245,172.84	\$143,891.16
14	\$10,323.44	\$273,152.53	\$145,839.47
15	\$0.00	\$287,200.00	\$146,143.17
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
26	\$0.00	\$0.00	\$0.00
27	\$0.00	\$0.00	\$0.00
28	\$0.00	\$0.00	\$0.00
29	\$0.00	\$0.00	\$0.00
30	\$0.00	\$0.00	\$0.00

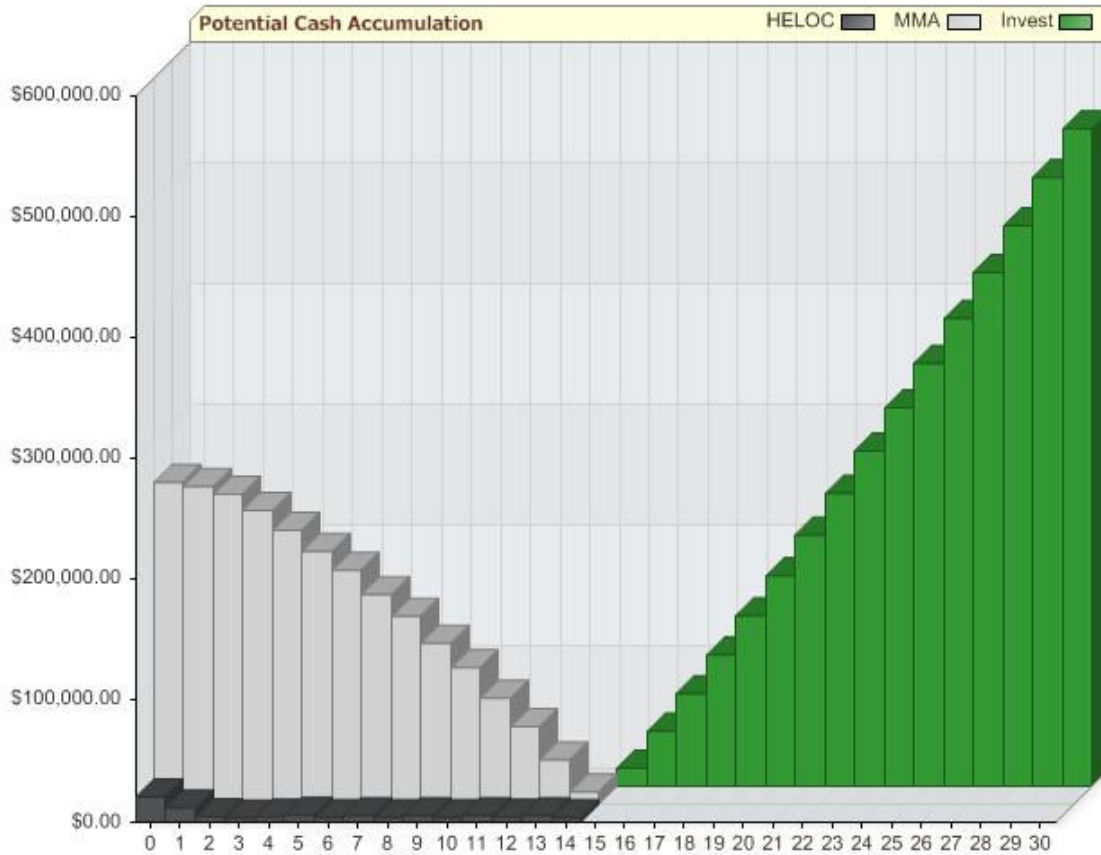
Savings Summary						
Final	Months Paid	Months Saved	Years Paid	Years Saved	Interest Paid	Interest Saved
2/2023	174	186	14.5	15.5	\$146,143.17	\$164,669.57



Potential Cash Accumulation

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The following graph illustrates the potential cash accumulation you may experience by paying your mortgage off in 14.5 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	2%	Rate of Return	4%	Rate of Return	6%
Num of Months	186	Num of Months	186	Num of Months	186
Mon Contribution	\$2,494.00	Mon Contribution	\$2,494.00	Mon Contribution	\$2,494.00

Scenario 1

\$543,302.93

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

Scenario 2

\$641,216.67

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

Scenario 3

\$762,487.03

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