

4/19/2010



Personal	<u>Person 1</u>	<u>Person 2</u>
First Name	John	Jane
Last Name	Smith	Smith
Date of Birth	10/16/1963	5/4/1964

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Assets		Liabilities						
Lifestyle								
1st Home Value	\$350,000	1st Home Mortgage	Chase	\$225,000	6.000%	\$1,568	\$260,000	5/25/2005
2nd Home Value		2nd Home Mortgage						
Cabin Value		Cabin Mortgage						
Vehicles	\$60,000	Vehicle Loan 1	Honda Fin	\$20,000	5.500%	\$475	\$22,000	11/15/2008
Personal Property		Vehicle Loan 2	BMW	\$25,000	6.000%	\$575	\$30,000	2/15/2005
Other		Student Loan(s)						
Financial								
Cash equivalents	\$25,000	1st Home HELOC						
Non-Qualified	\$30,000	2nd Home HELOC						
Roth IRA	\$10,000	Cabin HELOC						
Qualified / IRA	\$125,000	Unsecured LOC						
Non-Qualified Annuities	\$0	Credit Card 1	Capital One	\$7,500	9.990%	\$350	\$25,000	
Life insurance cash value	\$10,000	Credit Card 2	Discover	\$1,850	8.500%	\$50	\$15,000	
Asset Total		Credit Card 3						
\$610,000		Credit Card 4						
		Credit Card 5						
		Other						
		Liability Total		\$279,350				

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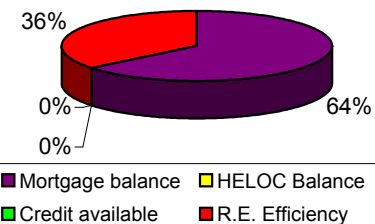
John Smith, age 46
Jane Smith, age 45

Net Worth			
Assets			
Home value(s)	\$350,000		
Vehicles / other property	\$60,000		
Financial	\$200,000		
	Total		\$610,000
Liabilities			
Strategic debt	\$225,000		
Non-strategic debt	\$54,350		
	Total		(\$279,350)
Net Worth			\$330,650

Overall blended debt rate	6.088%
Home blended debt rate	6.000%
<i>Current market rate</i>	<i>5.000%</i>

Real Estate Asset Efficiency			
Home value	\$350,000		
Mortgage balance	\$225,000		
HELOC			
Limit	\$0		
HELOC Balance	\$0		
Credit available	\$0		
R.E. Efficiency		35.71%	\$125,000

Real Estate Asset Efficiency



Cash Flow (Discretionary %)			
Income			
Net earned income	\$7,875		
Self-employment gross	\$0		
Pension	\$0		
Social security	\$0		
Other passive income	\$0		
Portfolio income	\$0		
	Total		\$7,875
Monthly surplus/(deficit)	\$1,257		
Add back after-tax savings	\$200		
	Total		\$1,457
Surplus / Income			18.5%

Tax-Efficiency Balance			
Non-Qualified			
Cash equivalents	\$25,000		
Non-qualified	\$30,000		
	Total	\$55,000	27.5%
Qualified			
Qualified	\$125,000		
NQ Annuities	\$0		
	Total	\$125,000	62.5%
Tax-Preferred			
Roth IRA	\$10,000		
Life ins. cash value	10000		
	Total	\$20,000	10.0%

Tax-Efficiency Balance

