

**Financial Freedom International, Inc.**

## **PayAccel Premium Strategy For**

### **Actual Client**

1111 Anywhere Dr

Somewhere, USA 77777

(123) 456-7890

May 31, 2007

# PayAccel Premium Strategy Summary

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## **Interest and Time Savings Summary:**

By enrolling in the PayAccel Program you will be debt-free in 8.6 years and save \$97,074.06 in interest. Your set it and forget it monthly payment is \$3,314.38, which is \$277.54 lower than you are currently paying.

If you do not enroll in the plan it will take you more than 28 years to eliminate your debt and you will pay \$339,404.67 in principal and interest.

## **Your Personal Financial Coach:**

By participating in the PayAccel Program you will be assigned a personal financial coach. Your coach will assist you with the following:

- Establish a financial goal and align your behavior with your goal
- Increase Cash Flow through spending plan training (on average our coaches find \$200 - \$300 a month in our clients budgets)
- Ensure follow through and optimal implementation of your plan
- Teach, train, motivate, hold accountable and encourage financial success

## **Please review the following to ensure accuracy:**

- Creditors listed on Where you Stand Page (Name, balance, Interest rate, Payment & that all debts are included)
- Personal demographic information (Name, address and phone)

If corrections or changes to plan are needed, please inform your representative and a new proposal will be submitted to you.

To get started please sign the contract and begin accumulating the documents listed on the checklist.

## **General Disclaimer:**

Interest Savings and Debt Free Dates provided in this proposal are based on the accuracy of the information we have been provided in your application. Results may vary depending on changes to your financial situation, market changes, and your commitment and implementation of plan.

Please note that the lender may require additional documentation to process the loan. The sooner they receive this information the quicker they can complete the loan process. (Changes in the proposed loan may occur if the appraisal comes back lower than the estimated market value in the application or if the income stated in the application changes or is not verifiable.)

# Where You Stand



Your current debt:	<b>\$206,715.81</b>
Currently, you will pay off this debt in:	<b>28 Yr 3 Mo</b>
Number of monthly debt payments remaining:	<b>339</b>
Your total debt bondage is:	<b>\$329,375.05</b>

**37.24%** of your payments is interest only!

## Current Situation

Account Name	APR	Balance	Payment	Payoff Term	Interest Paid
Escrow	0.00%	\$0.00	\$376.41	N/A	\$0.00
Dillards	24.90%	\$79.53	\$10.00	0 Yr 9 Mo	\$8.30
Chase CP	22.99%	\$372.59	\$11.00	5 Yr 5 Mo	\$275.49
Macy's CP	21.60%	\$582.72	\$19.00	7 Yr 5 Mo	\$483.63
Nordstrom	21.00%	\$584.90	\$20.00	6 Yr 11 Mo	\$427.42
Macy's	21.60%	\$1,098.80	\$36.00	10 Yr 11 Mo	\$1,109.21
Comp USA	18.90%	\$1,200.00	\$80.00	4 Yr 10 Mo	\$347.25
Bank of America	1.90%	\$1,600.00	\$175.00	2 Yr 11 Mo	\$22.90
Sears CP	25.40%	\$1,717.45	\$50.00	22 Yr 0 Mo	\$3,936.29
Employees Credit Union CP	9.09%	\$1,956.17	\$58.00	9 Yr 10 Mo	\$609.19
J C Penny's	21.00%	\$2,391.91	\$79.00	14 Yr 8 Mo	\$2,486.72
American Express	22.00%	\$3,223.66	\$128.94	12 Yr 7 Mo	\$2,603.89
Cardmember Services	14.24%	\$7,006.88	\$153.00	28 Yr 3 Mo	\$8,002.21
Employee Credit Union	5.50%	\$14,950.00	\$350.00	4 Yr 0 Mo	\$1,738.85
GMAC Mortgage	9.90%	\$21,346.20	\$189.40	26 Yr 11 Mo	\$39,842.68
Wells Fargo Home Mortgage	5.50%	\$63,086.00	\$944.17	6 Yr 8 Mo	\$12,413.84
Chase	7.92%	\$85,519.00	\$912.00	12 Yr 3 Mo	\$48,351.36
<b>Total</b>		<b>\$206,715.81</b>	<b>\$3,591.92</b>		<b>\$122,659.24</b>

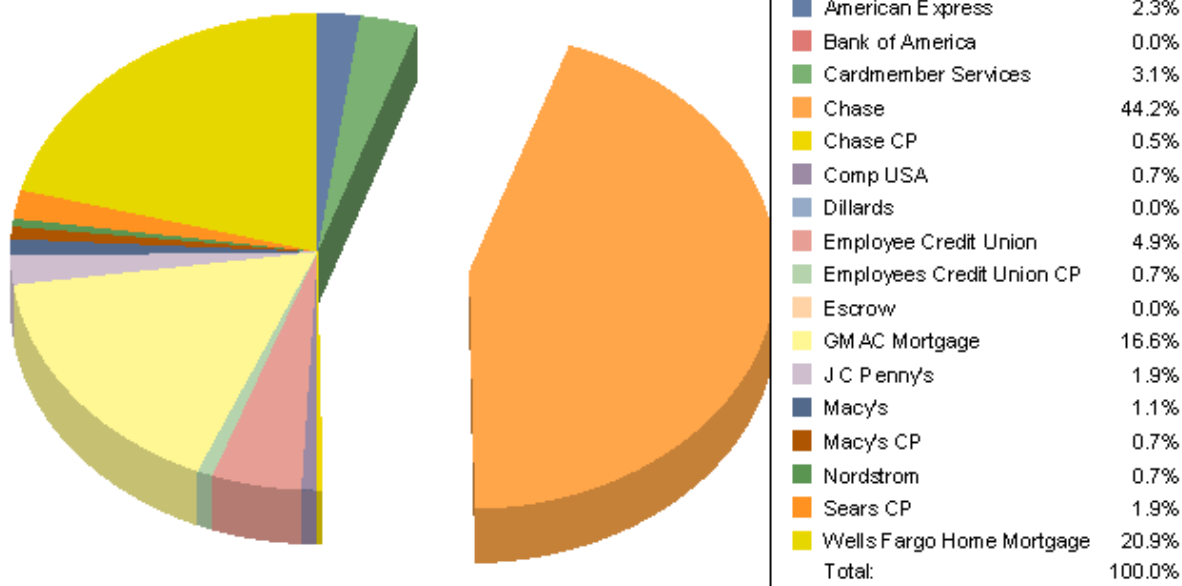
Actual Client

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# Where Does It All Go?

PayAccel™

Here is who you are working for. They are now in control of your money!



## The amount of your net monthly income your creditors now demand!

The amount of your net monthly income that goes towards interest. **12.72%**

The amount of your net monthly income that goes towards debt. **61.58%**

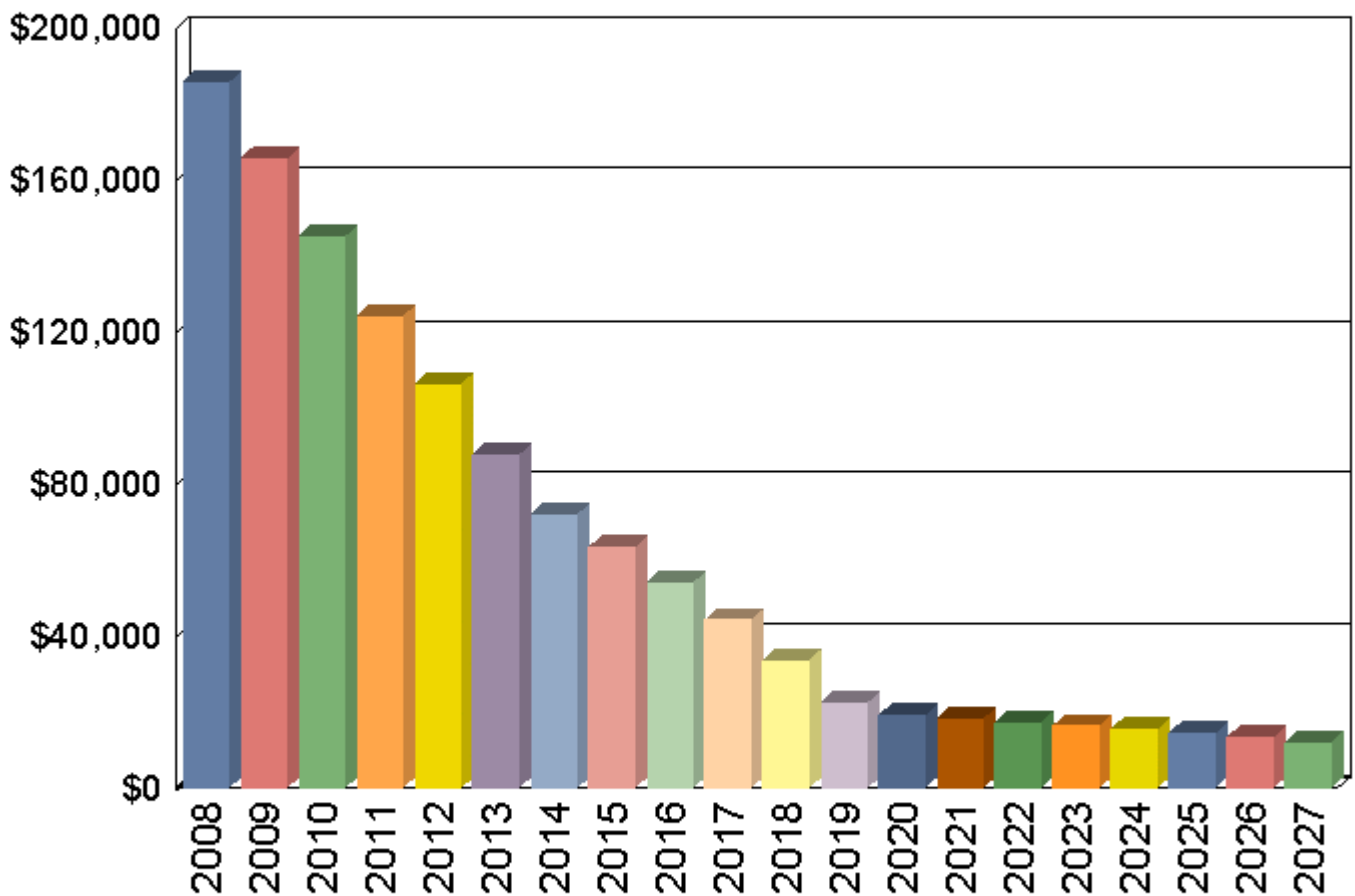
(Includes principal, interest, escrows, and any leases)

# How Do Things Look Now?



If you do nothing to manage your debt portfolio, in 20 years you will still owe \$12,164.73

## 20 Year Forecast



# PayAccel Premium Strategy



## What you can save with Pay Accel:

Current Payoff Term:	<b>28 Yr 3 Mo</b>
Recommended Payoff Term:	<b>8 Yr 6 Mo</b>
Net Program Savings:	<b>\$97,074.06</b>
No. of Monthly Debt Payments Saved:	<b>257</b>
Percentage of Total Interest Saved:	<b>62.55%</b>
Monthly Cost of Delaying Enrollment:	<b>\$377.72</b>

## Proposed Plan

Account Name	APR	Payoff Term	Proposed Payoff	Effective APR
Escrow		N/A		
Chase CP		PAID		
Macy's CP		PAID		
Employees CU CP		PAID		
Sears CP		PAID		
American Express		PAID		
Macy's		PAID		
J C Penny's		PAID		
Nordstrom		PAID		
Dillards		PAID		
Comp USA		PAID		
Bank of America	1.90%	2 Yr 11 Mo	0 Yr 9 Mo	1.05%
Employee Credit Union	5.50%	4 Yr 0 Mo	2 Yr 10 Mo	3.54%
Cardmember Services	14.24%	28 Yr 3 Mo	3 Yr 4 Mo	3.24%
Wells Fargo Home Mortgage	5.50%	6 Yr 8 Mo	5 Yr 2 Mo	3.98%
Chase	7.92%	12 Yr 3 Mo	7 Yr 3 Mo	4.33%
GMAC Mortgage	9.90%	26 Yr 11 Mo	7 Yr 10 Mo	2.34%
<b>New 2nd Mortgage</b>	<b>8.62%</b>	<b>29 Yr 11 Mo</b>	<b>8 Yr 6 Mo</b>	<b>1.99%</b>
<b>Total</b>	<b>6.70%</b>	<b>\$218,508.08</b>		<b>2.92%</b>

**Your monthly payment will be \$3,314.38**

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# Would You Like to Retire Sooner?



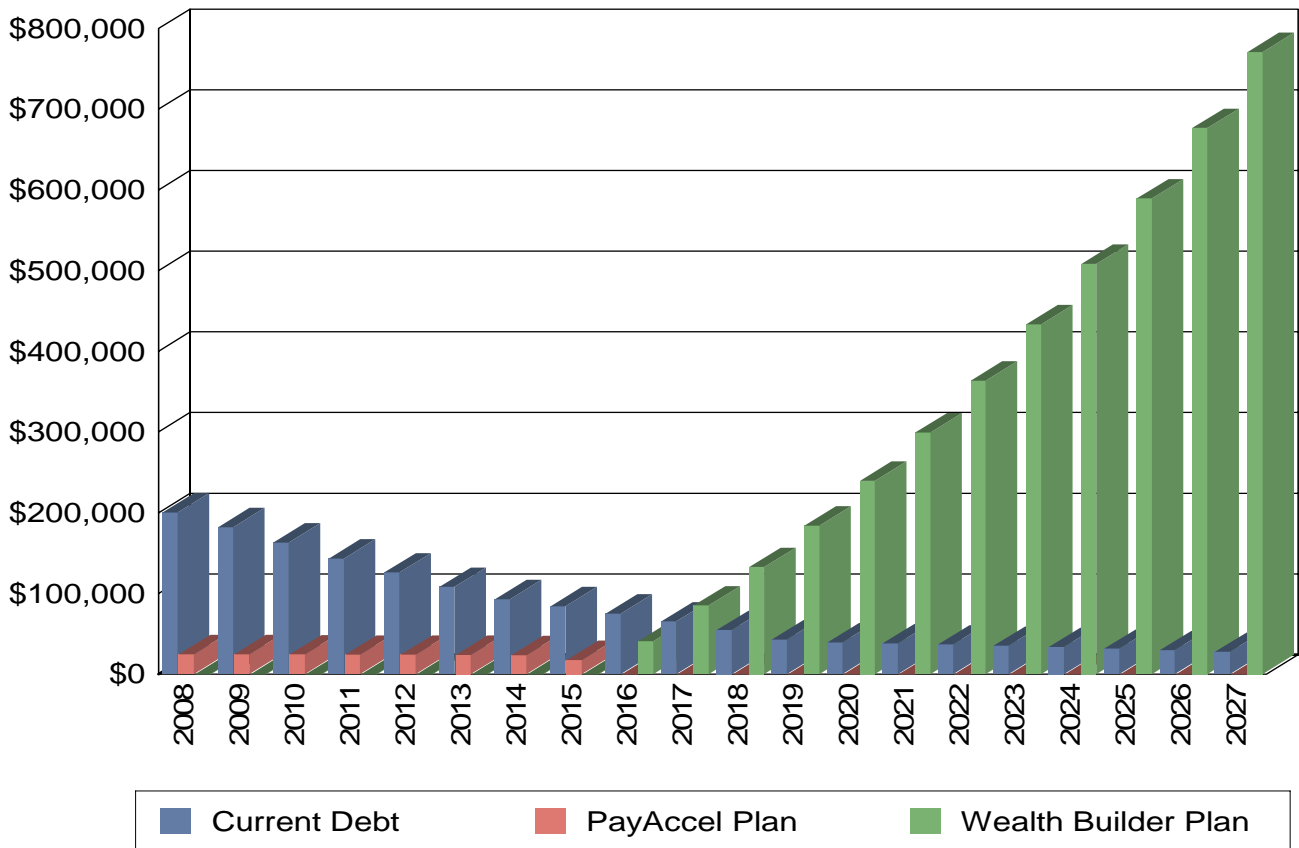
*If you use PayAccel to manage your debt portfolio, in 8 Yr 6 Mo you will be completely debt free.*

**And in 20 years, instead of still owing \$27,548.85  
you could have \$770,973.38 in cash!**

Assuming 7.90% return on the investment funds.

All payment terms are estimates based on the information provided by Actual Client

## 20 Year Forecast



May 31, 2007

Actual Client