



Loan Analysis for Benny Test Jr

Property Information	
Estimated Value	\$ 260,000
Annual Insurance	\$ 1,897
Annual Taxes	\$ 1,946

Financial Goals

Hey Benny,

We talked about how you were looking to consolidate some debt and get your mom off the title. You've been tasked with taking care of your elderly mother, and we both know that it has come with some unforeseen circumstances. You are looking to get your consumer debt taken care of, give yourself monthly savings, and simplify your finances. These options will accomplish that and more!

Timeline:

Application Date: TODAY!

Closing Date: 14-17 days (March 12th)

First Payment: 05/01/2025

* NO PREPAYMENT PENALTIES OR BALLOON PAYMENTS*

Your Current Headaches			
Liability	Balance	Payment	Months Left
US BANK HOME MORTGAGE	\$ 79,408	\$ 660	315
AQUA FINANCE	\$ 9,296	\$ 0	73
THD/CBNA	\$ 7,143	\$ 228	32
SYNCB/CAR CARE AMER TI	\$ 3,258	\$ 163	20
Total Liabilities Today	\$ 99,105	\$ 1,051	
	Checking	Savings	
Liquid Assets Today	\$ 0	\$ 0	

Breathing Room		
Liabilities Paid	Payment	Balance
US BANK HOME MORTGAGE	\$ 660	\$ 79,408
AQUA FINANCE	\$ 0	\$ 9,296
THD/CBNA	\$ 228	\$ 7,143
SYNCB/CAR CARE AMER	\$ 163	\$ 3,258
Total Current Liabilities	\$ 1,051	\$ 99,105
Cash to you		\$ 7,045
Loan Type		Conventional
Loan Term		30 yrs
Proposed Payment		\$ 1,000 PI
EST Monthly Savings	\$ 51	
EST Annual Savings	\$ 612	
Breathing Room		
These are notes and a description of how this loan accomplishes your goals and secures your financial freedom!		

Stability for the Future		
Liabilities Paid	Payment	Balance
US BANK HOME MORTGAGE	\$ 660	\$ 79,408
AQUA FINANCE	\$ 0	\$ 9,296
THD/CBNA	\$ 228	\$ 7,143
SYNCB/CAR CARE AMER	\$ 163	\$ 3,258
Total Current Liabilities	\$ 1,051	\$ 99,105
Cash to you		\$ 17,045
Loan Type		Conventional
Loan Term		30 yrs
Proposed Payment		\$ 1,070 PI
EST Monthly Savings	(\$ 19)	
EST Annual Savings	(\$ 228)	
Stability for the Future		
These are notes and a description of how this loan accomplishes your goals and secures your financial freedom!		

Long Term Security		
Liabilities Paid	Payment	Balance
US BANK HOME MORTGAGE	\$ 660	\$ 79,408
AQUA FINANCE	\$ 0	\$ 9,296
THD/CBNA	\$ 228	\$ 7,143
SYNCB/CAR CARE AMER	\$ 163	\$ 3,258
Total Current Liabilities	\$ 1,051	\$ 99,105
Cash to you		\$ 21,985
Loan Type		Conventional
Loan Term		30 yrs
Proposed Payment		\$ 1,130 PI
EST Monthly Savings	(\$ 79)	
EST Annual Savings	(\$ 948)	
Long Term Security		
These are notes and a description of how this loan accomplishes your goals and secures your financial freedom!		



* This is for demonstration purposes only. All programs are subject to credit approval, appraisal, title, income, and final underwriting verification.

* All calls with Royal United Mortgage LLC are recorded for quality assurance and training purposes.

* This is not a loan commitment or guarantee of credit.

NMLS Consumer Access
Bluffton, SC NMLS# 1637077
Brunswick, OH NMLS# 2353999
Austin, TX NMLS# 1269583
Licensed by the N.J. Department of Banking and Insurance

Indianapolis National Headquarters NMLS# 13390
Surprise, AZ NMLS# 1149674
St. Charles, MO NMLS# 1230548
Brentwood, CA NMLS# 1705890
Licensed Mortgage Banker - NYS Department of Financial Services

Waddell, AZ NMLS# 1213663
Schaumburg, IL NMLS# 385937
Mason, OH NMLS# 1204302
Illinois Residential Mortgage Licensee