ALL IN NE

The Smarter Way to Borrow.™

LOA

Peter Sweeney NMLS 87705 208 640 5626 Cell Peter@YourMtgXpert.com www.YourMtgXpert.com

Client Presentation | 2017

© 2017 CMG Financial, All Rights Reserved. CMG Financial is a registered trade name of CMG Mortgage, Inc., NMLS #1820 in most, but not all states. CMG Mortgage, Inc. is an equal opportunity lender, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act No. 4156025, California Finance Lenders Law No. 6053674. For information about our company, please visit us at www.cmgf. com. To verify our complete list of state licenses, please visit us at www.cmgf.com/meansing.php and www.nmlsconsumeraccess.org. The All In One Loan's Purpose

1. To help borrowers avoid tens of thousands of dollars in mortgage interest costs.

A Little Mortgage History





The New Deal

- The 30-yr and 15-yr fixed mortgages were introduced
- These instruments intended to help spark the housing economy

The Gold Standard

- More than 90% of Americans finance their homes with these products
- But not without a cost...

U.S. Mortgage Debt



U.S. Mortgage Debt and its Impact on Households



 A mortgage remains the single biggest personal expense any one American will commit themselves to during their lifetime

 Many households spend up to 50% of their disposable income on monthly mortgage payments

Household Disposable Income

U.S. Mortgage Debt and its Impact on Households



U.S. Mortgage Debt and its Impact on Households

Conventional mortgage products impede progress with other financial goals



Retirement Income Crisis

Working households are \$6.8 to \$14 Trillion short of target retirement savings



* "Total Retirement Assets" measure includes retirement account balances reported in SCF and DB pension assets imputed by author.

Source: National Institute on Retirement Security - The Retirement Savings Crisis: Is it Worse Than We Think? | www.nirsonline.org

Wouldn't You Prefer to Retain More of Your Income?

Other future financial considerations:

- College tuition for your children
- Increasing health care costs
- Preparing for emergencies

Borrowers with the All In One Loan have proven to:

- Allocate 3% more of their earnings towards retirement savings¹
- Allocate 17% more towards cash-reserve accounts¹
- Avoid paying tens of thousands of dollars in mortgage interest
- Lower their loans principal balance by up to **12% per year**¹
- Use their home's equity dollars for unplanned expenses without being required to refinance

What Is the All In One Loan?



3 Key Features:

- 1. Applies all payments towards loan principal first
- 2. Computes monthly interest nightly after principal has been lowered
- 3. Provides personal banking features and access

It's a home loan that works like a bank account!

- ✤ ATM debit cards
- Checks
- ✤ Online bill-pay
- ✤ ACH Transfer



Why Does This Make Sense?







Why Does This Make Sense?





Why Does This Make Sense?





How the All In One Loan Works



Savings is accumulated daily and compounded monthly through normal deposit and withdrawal activity



All In One Loan Features



Comes with:

- 30 year loan with 30 year access to equity dollars
- ATM POS debit cards for the borrowers
- Checks and online bill-pay
- ACH bank-to-bank transfers
- FDIC and/or NCUA insured deposits





Client Liaison and Customer Care

- Online statements
- Monthly mailed statements
- Liaison department to help answer questions during your loan

Next Steps



Visit: www.aioloan.net



Results			
Each forwardshift to unique, with different level each forwardshift actualies. Why settle for con-	traf means available, different statgarter mentional loan products that and decign	6, and of stouries, different goals. That is only the Mittel dits treat everyptice (the same)	Ine (carrie on special file result) are failured
Vew Basalta for Year: 0			
	~		
ALL IN	NE NE	Comparison	Loan(s)
Tatal Paymenta	100,000	Total Pagmente	1011.000
Town to Pay SH	12.0	Paars to Pay GM	
Internet Spreak	1127,464		
Cast Survivary Dennal			
Principal parts	1200,000	Principal parts	1011.00
Principal Industries value	1.0% per year	Principal reduction rates	3.0% per pior
tererest partit.	9108,020	triarner paid.	1215.001
interest as % of principal. Asserge faits Suring Term.	20% 1.80%	tenanest as % of principal Average Kate During Term:	12%
Effective Rate	1176	Maniar Asia	1.00
Branksoner Katter	8.00%		
Countra and Payment Details		d) the direct HSU(2) sphere and the merging materials the HSU 2 parts bandware merging materials the HSU 2 parts the median merging merginal methods and the merginal merginal methods and the merginal methods and the merginal merginal methods and the merginal methods and the merginal merginal methods and the merginal merginal methods and the merginal methods and the merginal merginal methods and the merginal methods and the merginal merginal methods and the merginal methods and the merginal methods and the merginal metho	
Prometti Rates and Assumptions events faits. The Mills Delicant is a re- stands for Landon Improved Tomor Mails month USE Index sites and angle of the language o	entry cardolic star product. It care one and impresents the base rate at which to interest docum. This is ushed the bary- n served adjust plane of before the cape.	If the most predictants and watery used to does no file the marge water after the device the same. The AH II feed theory of the SaM II is the data as used with a feed to the same of the SaM II is the SaM II is the same of the SaM II is the SaM II is the SaM II is the same of the Millioning assumptions:	Dre Liver rate in the lotal value of the 3- bilities can and Non-rate. An All to Gree
Incommut Nation and Assumptions Incommut Nation The Mill Devices 1 a m Incommutation The Mill Devices 1 a m Incommutation Commutation The annual of the law Incommutation Commutation Incommutation	entry excepts an product & one real and represents the basis and a shift to ensure a dyal atoms or before the cape, is All to One Last interactive amountance	elte image nach offen or dwirt kern laars. Tree All ti desel interest rate. Bach All in Die Laar somet with a manifesty. Einstein ynd All die Dee Certifiel Marigage et baard on the following assumptions:	Dre Liver rate in the lotal value of the 3- thining cap and four rate. At All in Gree
Concern Rates and Assumption means faces the Mith Declared an means faces the Mith Declared an means faces the basis of the Mith Declared means faces the basis of the means faces the means of the means faces the Mith Declare Last serger rates	entry variable and product it area are and appearent the basic sets at which is intervent adjust atoms or balance the straps of AT is One Law references and and a straps.	nich mage soch offen all debit kern kann. Yne dit 20 soch föreser nich debit för Soch all för Soch all soch all debit mennennen, Sochast syna fill för Soch Sochaffald Margings nich kannd all för Boldmanig ansamplation: and refer professionennen: Refer professionennennen: Refer profession	Ine Lean-rate in the fold and an of the 1- Motione cap and Hour value. An All in Give Professional for more information.
Connect Factors and Apparentiation memory factors for the 10 th the case of a m month (LGC) have pice a maps of the to team terminant by picewhere 3 marked and monther factors for each of the learning market learning market learning market	while constrain one product. If some one and responses the base case a which is included when the source of the source constraints adjust ables on balance for case, in All II Chai and information almost adjust to the source of	nie miege nach offen ale deel wer kaars. Twa 45 m. Week Hower van de Lan Mir is bestaare ooreen ale da meenteels, Donast ywa Mir Dae Carellael Murgage es kaaad ale mie feldening anzeigebene sel niete anvelanneeje. Ming werage offenties sele. kaars. Istig aleast Towards 10000	Ine Lean-rate in the fold and an of the 1- Motione cap and Hour value. An All in Give Professional for more information.
Concern Factors and Assurementation means factors that Mit Divisions is a re- manual factors from Mit Divisions manual factors and and and assurement manual factors and and assurement manual factors and assurement manual factors and assurement manual factors and assurement manual factors and assurement	while contains and particular. If some one- and approximation the beam range and which the memory shares. The source of the source is a start of the source of the source of all the Contains and Index and Index (11) The Source of the source of the Source	nich mögra schlaften in des fram hans. Test 40 ml segentrest in seiner viss schlaften für Star kann som att fär segentrestrig. Som att syna att is Star Schlaftet konstigare att kann att som att star star star star star star star star som att som att star star star star star star star som att som att star star star star star star star som att star star star star star star star	Ine Lean-rate in the fold and an of the 1- Motione cap and Hour value. An All in Give Professional for more information.
Connect Factors and Apparentiation memory factors for the 10 th the case of a m month (LGC) have pice a maps of the to team terminant by picewhere 3 marked and monther factors for each of the learning market learning market learning market	while contains and particular. If some one- and approximation the beam range and which the memory shares. The source of the source is a start of the source of the source of all the Contains and Index and Index (11) The Source of the source of the Source	nie miege nach offen ale deel wer kaars. Twa 45 m. Week Hower van de Lan Mir is bestaare ooreen ale da meenteels, Donast ywa Mir Dae Carellael Murgage es kaaad ale mie feldening anzeigebene sel niete anvelanneeje. Ming werage offenties sele. kaars. Istig aleast Towards 10000	Ine Lean-rate in the fold and an of the 1- Motione cap and Hour value. An All in Give Professional for more information.



Peter Sweeney NMLS 87705 Lake City Mortgage Certified All in One Professional 208 640 5626 Cell www.YourMtgXpert.com

Client Presentation | 2017

© 2017 CMG Financial, All Rights Reserved. CMG Financial is a registered trade name of CMG Mortgage, Inc., NMLS #1820 in most, but not all states. CMG Mortgage, Inc. is an equal opportunity lender, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act No. 4150025, California Finance Lenders Law No. 6053674. For information about our company, please visit us at www.cmgfi.com/licensing.php and <a href="http: