



Debt Elimination and Wealth Creation Plan Summary Report

Term Accelerated

Exclusively Prepared For: **Antione XXXX
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We appreciate the opportunity to create this DEBT ELIMINATION AND WEALTH ACCUMULATION PLAN. This PLAN focuses on improving your cash flow, eliminating your debts and and generates wealth for you and your family.

By implementing the PLAN, you will be DEBT FREE including your mortgage in 16 years, you also save \$9,591.79 in payments you are no longer required to make. You will become debt free 1 years earlier and enjoy future wealth at retirement.

THE BENEFITS OF YOUR PLAN AT A GLANCE.

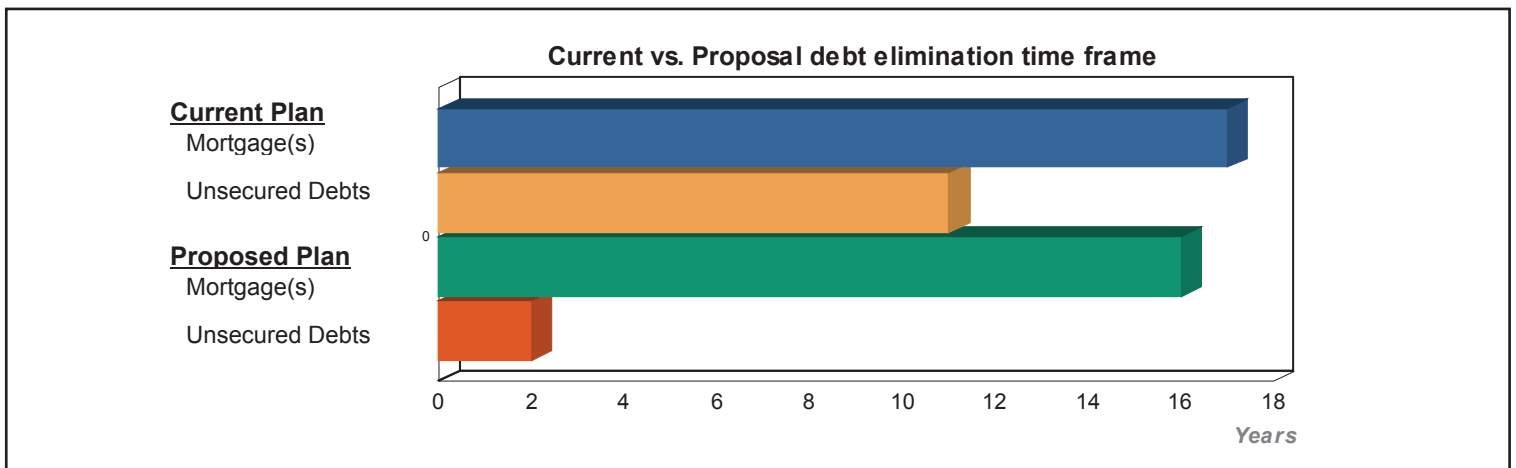
Monthly Cash Savings

Current Payments	\$3,108.19
Proposed Plan Payments	\$2,554.53
Net Monthly Savings	\$603.66

Future Savings & Wealth Accumulation

Monthly Wealth Contribution	\$2,433.51
Achieved at Age	70
Total Achieved Wealth	\$536,500.00

However, choosing not to take the PLAN, you will be paying a total of \$441,751.16 in principal and interest for 17 years and you are leaving yourself and family under the mercy of the unknown e.g., lay off, business failure, illness and a crushing debt load.



YOUR PLAN AT A GLANCE.

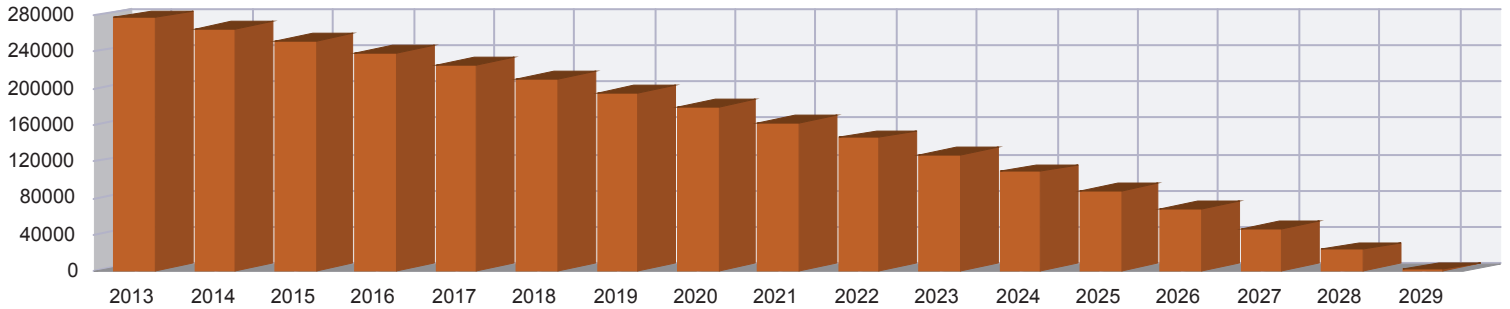
YOUR CURRENT DEBT SITUATION

Total Debts	\$405,679.80
Total Principal & Interest	\$441,751.16
Other Debt Average Interest Rate	19.10%
Mortgage Average Interest Rate	6.39%
Years before reaching debt freedom	17 Years
Debt freedom date	April 10, 2029

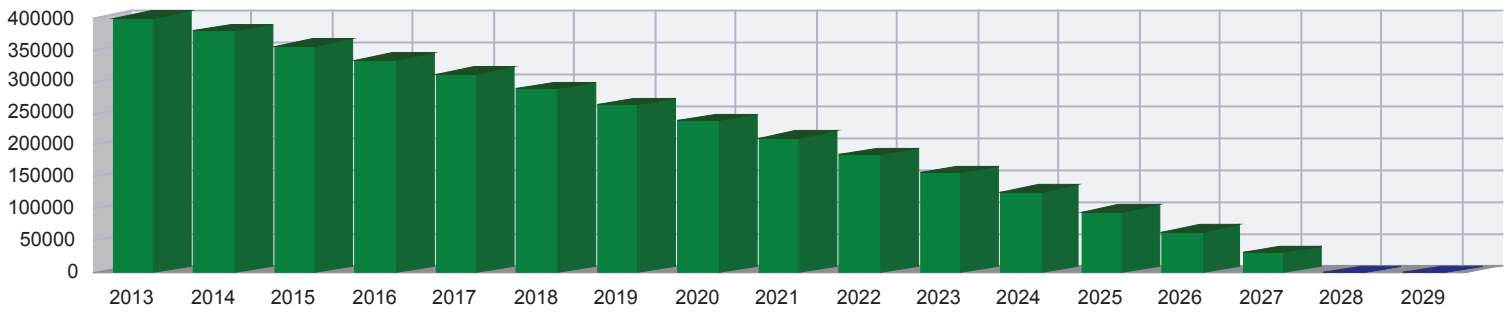
PROPOSED DEBT ELIMINATION PLAN

Total Debts	\$412,166.07
Total Principal & Interest	\$537,012.66
Other Debt Average Interest Rate	18.66%
Mortgage Average Interest Rate	4.12%
Years before reaching debt freedom	16 Years
Debt freedom date	April 10, 2028

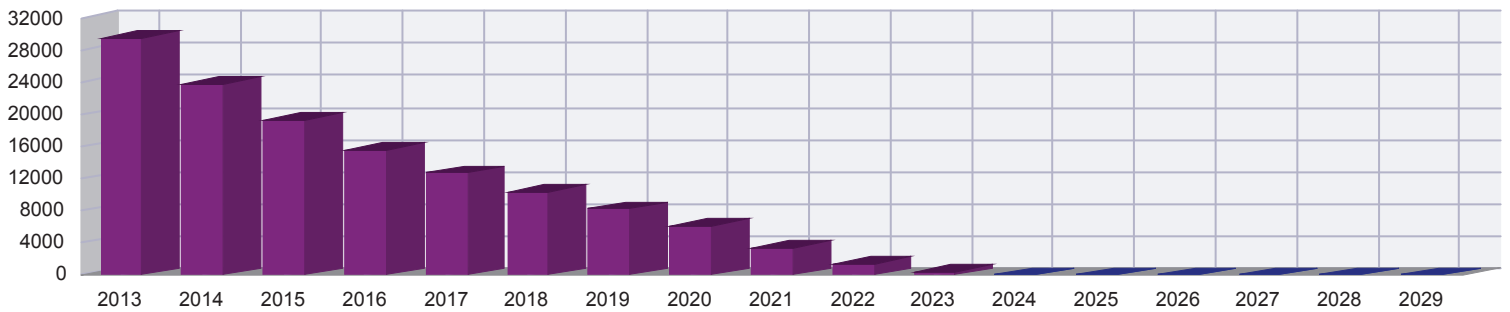
Current Mortgage(s) Amortization Schedule



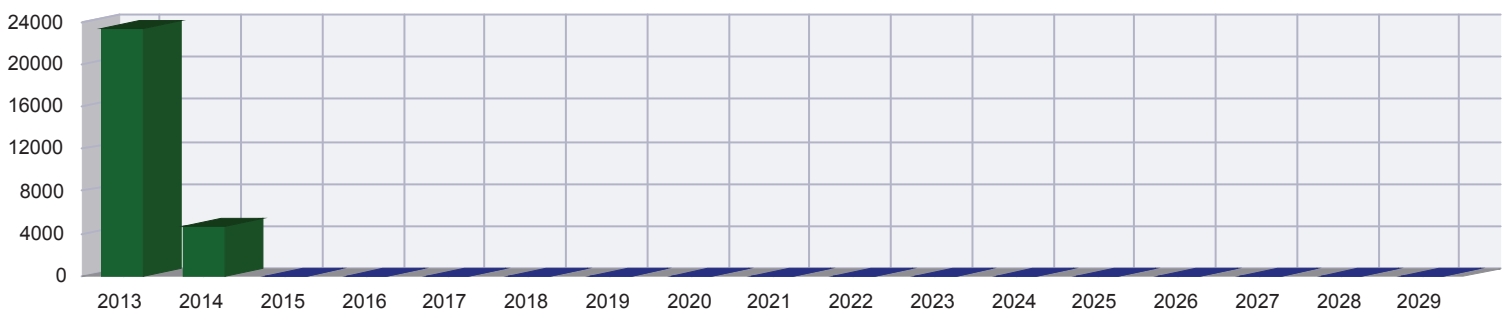
Accelerated Mortgage(s) Amortization Schedule



Current Unsecured Debts



Accelerated Unsecured Debts



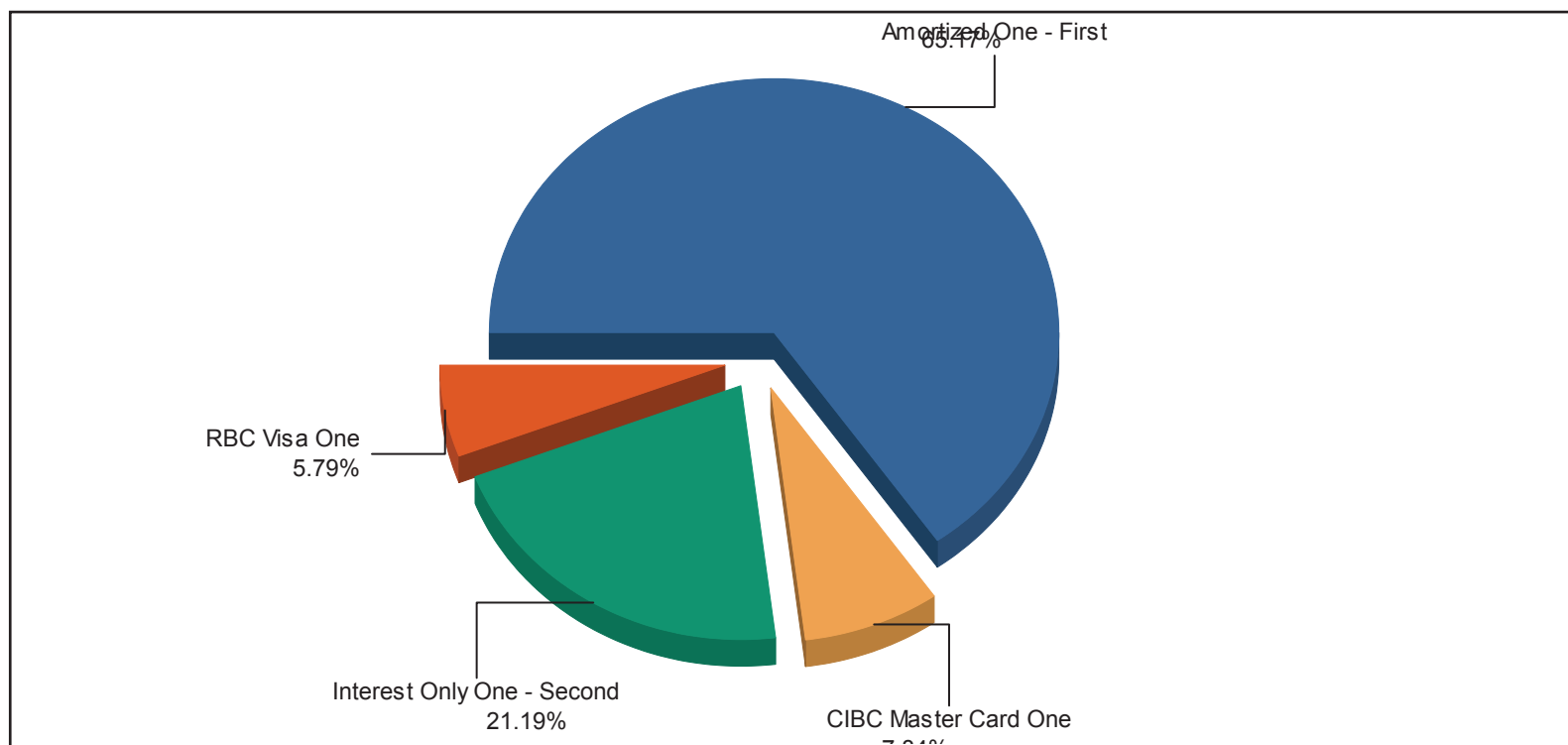
YOUR CURRENT DEBT REPAYMENT PLAN

The following table depicts your current debt balances and the interest rate that you are paying on a monthly basis. You are carrying a total of \$17800.00 of debts. This debt load is costing \$185.77 in interest every single month.

Secured Debts	Current Balance	Interest Rate	Payment Amount
Amortized One - First	\$327,879.74	5.00 %	\$2,025.71
Interest Only One - Second	\$60,000.00	14.00 %	\$658.73
Total Secured Debts:	\$387,879.74		\$2,684.44

Unsecured Debts	Current Balance	Interest Rate	Montly Payment
CIBC Master Card One	\$9,800.00	20.00 %	\$243.75
RBC Visa One	\$8,000.00	18.00 %	\$180.00
Total Unsecured Debts:	\$17,800.00		\$423.75

Total Monthly Payments: \$3,108.19



Stop wasting your money. Put your Financial House in order Today!

PROPOSED DEBT ELIMINATION PLAN

In this PLAN, we are recommending that you accelerate the elimination of your debt by restructuring your mortgage(s) and other debts as follows. The PLAN will improve your cash flow by \$553.66.

This table illustrates the restructuring schedule of your debt.

Debt Description	Balance	Interest %	Payment Amount	Status
New Mortgage #1	\$380,000.00	3.68%	\$1,933.51	Created
New Mortgage #2	\$20,000.00	12.50%	\$197.27	Created
Amortized One	\$327,879.74	5.00%	\$2,025.71	Paid Out
Interest Only One	\$60,000.00	14.00%	\$658.73	Paid Out
CIBC Master Card One	\$9,800.00	20.00%	\$243.75	Partially Paid
RBC Visa One	\$8,000.00	18.00%	\$180.00	Accelerated

Debt Free Schedule

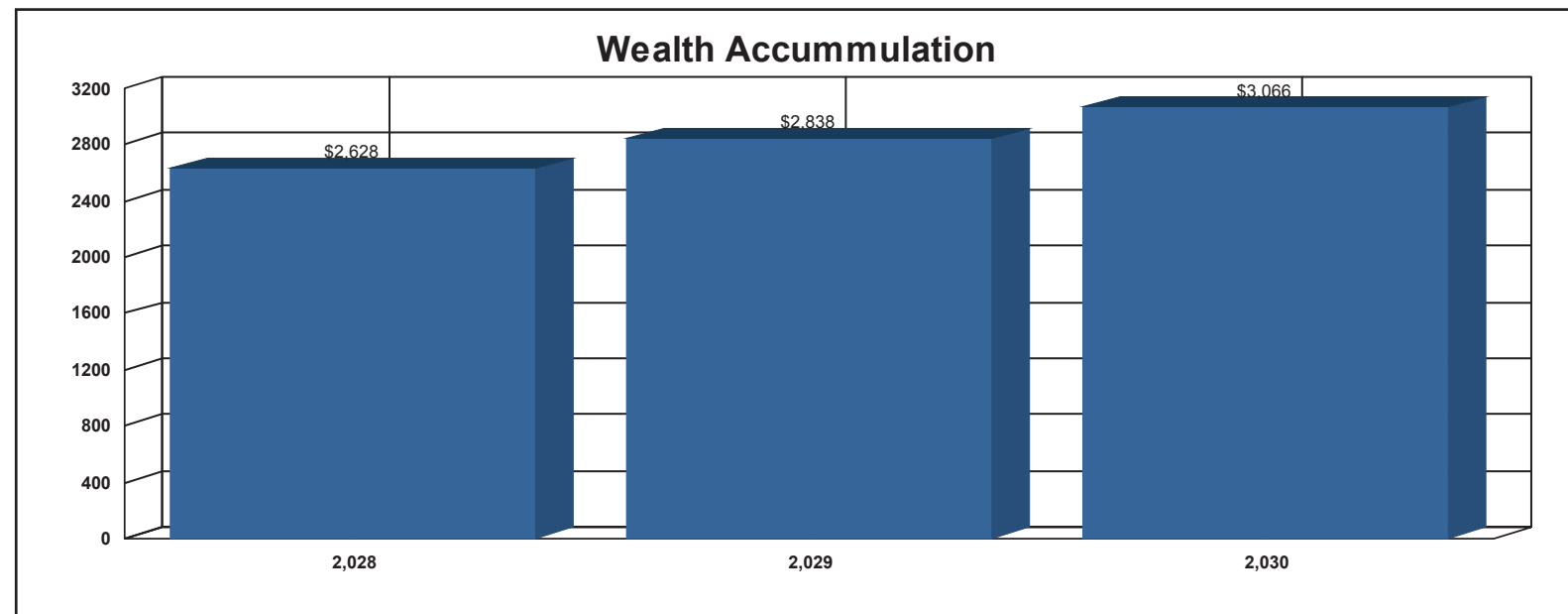
Debt Type	Balance	Debt Free Date	Total Paid
Unsecured Debts	\$12,166.07	Sunday, August 10, 2014	\$13,497.39
Mortgages	\$400,000.00	Monday, April 10, 2028	\$523,515.27

PERSONAL WEALTH CREATION

Your Debts can be turned into real wealth!!!

Albert Einstein the great physicist of all time called "Compound Interest - the greatest mathematical discovery of all time". It is time to get "Compound Interest" to work for you.

Once you are debt free, if you invest the money \$2902.15 you're currently wasting on debt repayment, by Monday, January 28, 2030 you could build a sizable retirement fund worth \$3065.52, if you earn 8.00% annually.



IN SUMMARY

You will receive the following benefit with your Debt Elimination & Wealth Creation Plan:

- 100% debt free including your mortgage in 16.00 years, that is 1.00 years sooner that if you had tried to pay your debts off the way most people do - slowing one minimum payment at the time without any particular strategy
- Interest savings of \$9,591.79.
- If you invest \$2433.51 per month in your retirement account once you are debt free, until your retirement at age 70 you could build a retirement fund worth \$3065.52, if you earn 8.00% annually. This fund would pay you a rewarding income for the rest of your life.

DISCLAIMER

All the figures related to the mortgage, debt retirement and investment will vary based on the market fluctuation and your commitment to the plan. Although we do our best to ensure that the calculations are accurate, we cannot guarantee their applicability or accuracy in regards to your individual circumstances. The numbers related to the accelerated mortgage elimination plan are subject to your prepayment privileges with your current lender. This plan is used for illustration purpose.

Time frames, interest rates uses (time sensitive), interest savings represented in this plan are based on the information provided at the time of the application. All the figures related to the mortgage, debt retirement and investment will vary based on the market fluctuation and the commitment to the plan. Although we do our best to ensure the calculations are accurate, we cannot guarantee their applicability or accuracy in regards to your individual circumstances. This plan is used for illustration purposes.

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