

SAMPLE

Your Personalized Debt Elimination Summary from Budget Stretcher Is Complete

**If You Follow This Plan You Will Be:
Debt Free By: August 2014
Save: \$35,333
Total Monthly Payments: \$1840**

Hi Pat,

I have completed your Debt Elimination Summary based on the information you provided: Below is the information I received:

name: Pat

email address: email@youreemail.com

pledge: \$70

card1: Mortgage

loan1: Loan

bal1: \$72882.00

int1: 11.50

min1: \$863.68

card2: Loan 1

loan2: Loan

bal2: \$15379.92

int2: 7.78

min2: 460.

card3: Loan 2
loan3: Loan
bal3: \$8411.84
int3: 14.75
min3: \$246.28

card4: Medi- Loan
creditcard4: Credit Card
bal4: \$884.93
int4: 15.
min4: \$35.

card5: Baylor med.
bal5: \$3944.
min5: \$30.
card6: Oral Surg.
bal6: \$4281.
min6: \$30.

card7: Dal. Emer Phys.
bal7: \$218
min7: \$10
card8: ETMC
bal8: \$472.
min8: \$15

card9: Radiology Cons.
bal9: \$106.
min9: \$15

card10: TX Med.Resources
bal10: \$194.
min10: \$15

card11: TX Trauma * ER
bal11: \$392.
min11: \$15

card12: ETMC Athens
bal12: \$201.70
min12: \$15

card13: Phys. Anesth. Practice
bal13: \$1010.40
min13: \$15

comments: #2 - (Loan 1) is actually a secured loan at the Credit Union, and is secured by a CD. For the purpose of rebuilding credit and maintaining savings. #5 - #13 are medical bills that we're having to pay off and there is no interest.

Pat, your debt summary was completed using the Lowest Balance First. There are two reasons for this.

#1 - You will begin to see results within just a few months as some of your debts with the lower balances will be paid off.

#2 - This will reduce the number of debts you owe and make it much easier to manage.

You are going to see an enormous difference between the time it would take to payoff your debts paying the regular payments and this debt elimination payoff rate. This is due to the fact that making only minimum payments on your debts can take decades to pay off.

On the following pages you will find several forms that will explain exactly how you will benefit by following this Debt Elimination. Here is a brief list of the forms:

Personal Financial Profile - This form compares how you are currently paying your debts with the quick elimination proposed. It also shows how you would benefit if you invested this money after your debts are paid off.

Payoff Summary Report - A summary of how you are currently paying your bills.

Payoff Summary Report 2 - A comparison of how you are paying your debts vs. your Quick Elimination.

Monthly Payment Schedule - This is a detailed schedule of how much you need to pay on each of your debts each month in order to meet your Debt Free Date.

Monthly Balance Schedule - This will show you exactly how much you will owe after your payments each month.

This Debt Elimination Summary is based on your current debts. If you incur more debts the Debt Free Date will naturally be extended.

This is a real opportunity for you to actually be DEBT FREE much earlier than you would have otherwise. Once you start your accelerated payment schedule I believe you will find that it can become routine.

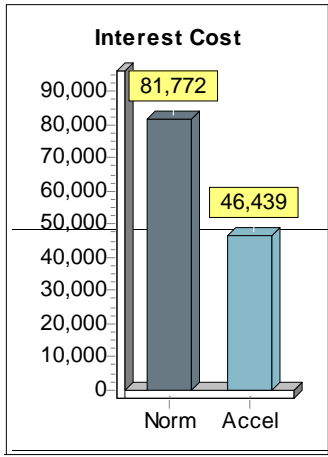
If you have any questions please don't hesitate to ask. You can contact me at <mailto:tre2000@midwest.net>

Good Luck,

Terry J. Rigg

**Terry Rigg
Editor, Budget Stretcher**

Personal Financial Profile

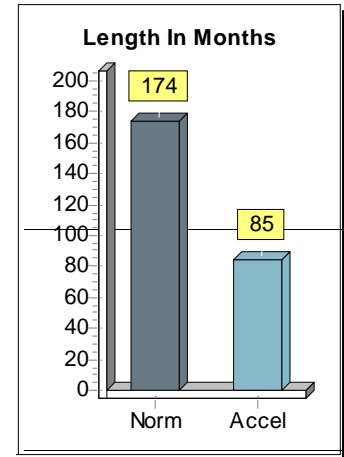


■ Normal Payoff Method
 ■ Accelerated Payoff Method

Debt Management

Congratulations on your decision to take charge of your financial future. By following your personalized accelerated debt repayment plan you will:

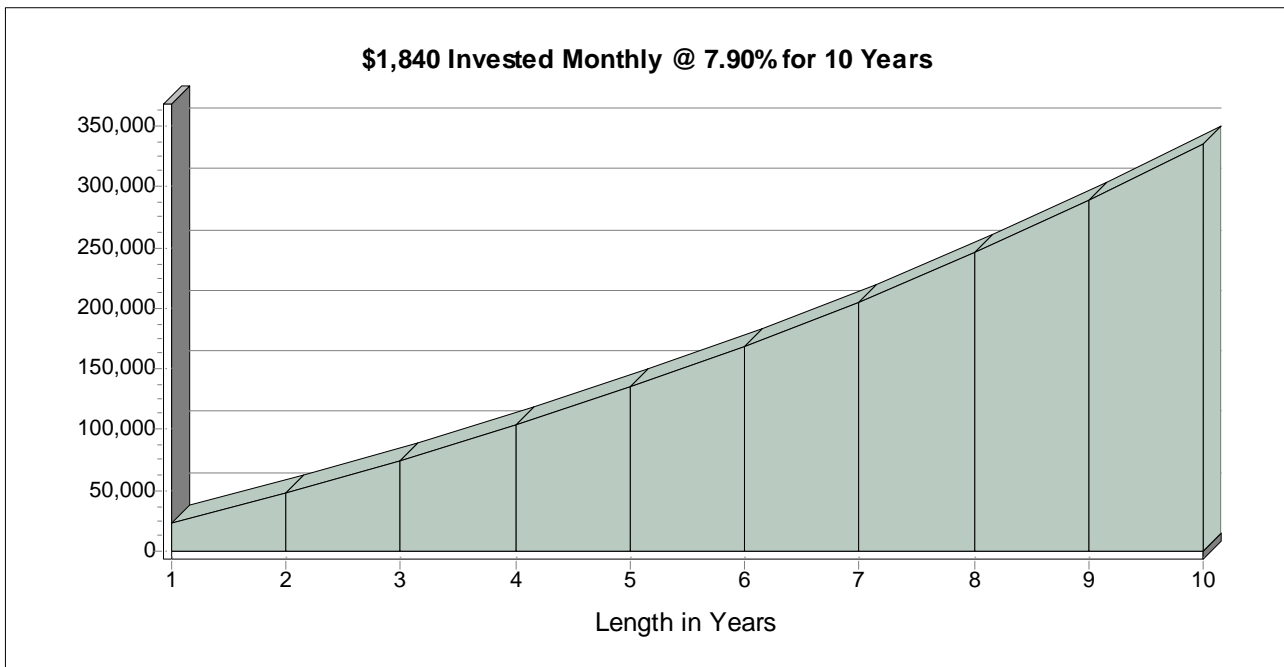
1. Save \$35,333 in interest charges.
2. Be debt free 7 years and 5 months ahead of time.
3. Discipline yourself to live without \$1,840 each month.



■ Normal Payoff Method
 ■ Accelerated Payoff Method

\$ Wealth Building \$

4. Have \$334,749 if you invest this \$1,840 every month and managed 7.90% return over the next 10 years.



SAMPLE, if you put this plan off, not only will you lose a possible \$334,749 in future wealth, but you will be giving away \$415 per month and \$4,980 each year you delay! Do you really have money to give away?

Payoff Summary Report

| <u>Pay Off Priority</u> | <u>Creditor Name</u> | <u>APR</u> | <u>Starting Balance</u> | <u>Monthly Payment</u> | <u>Interest</u> |
|-----------------------------|----------------------|------------|-----------------------------|----------------------------|-----------------|
| 1 | Radiology Co | 0.00 | 106.00 | 15.00 | 0.00 |
| 2 | TX Med Resou | 0.00 | 194.00 | 15.00 | 0.00 |
| 3 | ETMC Athens | 0.00 | 201.70 | 15.00 | 0.00 |
| 4 | Dal Emer Phy | 0.00 | 218.00 | 15.00 | 0.00 |
| 5 | TX Med ER | 0.00 | 392.00 | 15.00 | 0.00 |
| 6 | ETMC | 0.00 | 472.00 | 15.00 | 0.00 |
| 7 | Medi-Loan | 15.00 | 884.93 | 35.00 | 312.28 |
| 8 | Phys Anesth | 0.00 | 1,010.40 | 15.00 | 0.00 |
| 9 | Baylor Med | 0.00 | 3,944.00 | 30.00 | 0.00 |
| 10 | Oral Surg | 0.00 | 4,281.00 | 30.00 | 0.00 |
| 11 | Loan 2 | 14.75 | 8,411.84 | 246.28 | 2,563.88 |
| 12 | Loan 1 | 7.78 | 15,379.92 | 460.00 | 2,011.67 |
| 13 | Mortgage | 11.50 | 72,882.00 | 863.68 | 76,883.92 |
| Totals | | | 108,377.79 | 1,769.96 | |

Payoff Summary Totals

Debt Free Date Jan 2022
(14 Yrs 6 Mos)

Total Interest Paid \$81,772
Total Money Paid \$190,150
Months Required 174

Payoff Summary Report

| <u>Pay Off Priority</u> | <u>Creditor Name</u> | <u>APR</u> | <u>Starting Balance</u> | <u>Monthly Payment</u> | <u>Interest</u> |
|-------------------------|----------------------|------------|-------------------------|------------------------|-----------------|
| 1 | Radiology Co | 0.00 | 106.00 | 15.00 | 0.00 |
| 2 | TX Med Resou | 0.00 | 194.00 | 15.00 | 0.00 |
| 3 | ETMC Athens | 0.00 | 201.70 | 15.00 | 0.00 |
| 4 | Dal Emer Phy | 0.00 | 218.00 | 15.00 | 0.00 |
| 5 | TX Med ER | 0.00 | 392.00 | 15.00 | 0.00 |
| 6 | ETMC | 0.00 | 472.00 | 15.00 | 0.00 |
| 7 | Medi-Loan | 15.00 | 884.93 | 35.00 | 312.28 |
| 8 | Phys Anesth | 0.00 | 1,010.40 | 15.00 | 0.00 |
| 9 | Baylor Med | 0.00 | 3,944.00 | 30.00 | 0.00 |
| 10 | Oral Surg | 0.00 | 4,281.00 | 30.00 | 0.00 |
| 11 | Loan 2 | 14.75 | 8,411.84 | 246.28 | 2,563.88 |
| 12 | Loan 1 | 7.78 | 15,379.92 | 460.00 | 2,011.67 |
| 13 | Mortgage | 11.50 | 72,882.00 | 863.68 | 76,883.92 |
| Totals | | | 108,377.79 | 1,769.96 | |

Payoff Summary Totals

| | |
|-------------------------|--|
| Debt Free Date | Jan 2022 (14 Yrs 6 Mos) |
| Total Interest Paid | \$81,772 |
| Total Money Paid | \$190,150 |
| Months Required | 174 |

Accelerated Payoff Method

| | |
|-----------------------|--|
| Debt Free Date | Aug 2014 (7 Yrs 1 Mo) |
| Total Interest Paid | \$46,439 |
| Total Money Paid | \$154,817 |
| Months Required | 85 |
| Money Saved | \$35,333 |
| Time Saved | 7 Yrs 5 Mos |

Monthly Payment Schedule

2007 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Radiology Co | *** | *** | *** | *** | *** | *** | *** | 85 | 21 | 0 | 0 | 0 |
| TX Med Resou | *** | *** | *** | *** | *** | *** | *** | 15 | 79 | 100 | 0 | 0 |
| ETMC Athens | *** | *** | *** | *** | *** | *** | *** | 15 | 15 | 15 | 115 | 42 |
| Dal Emer Phy | *** | *** | *** | *** | *** | *** | *** | 15 | 15 | 15 | 15 | 88 |
| TX Med ER | *** | *** | *** | *** | *** | *** | *** | 15 | 15 | 15 | 15 | 15 |
| ETMC | *** | *** | *** | *** | *** | *** | *** | 15 | 15 | 15 | 15 | 15 |
| Medi-Loan | *** | *** | *** | *** | *** | *** | *** | 35 | 35 | 35 | 35 | 35 |
| Phys Anesth | *** | *** | *** | *** | *** | *** | *** | 15 | 15 | 15 | 15 | 15 |
| Baylor Med | *** | *** | *** | *** | *** | *** | *** | 30 | 30 | 30 | 30 | 30 |
| Oral Surg | *** | *** | *** | *** | *** | *** | *** | 30 | 30 | 30 | 30 | 30 |
| Loan 2 | *** | *** | *** | *** | *** | *** | *** | 246 | 246 | 246 | 246 | 246 |
| Loan 1 | *** | *** | *** | *** | *** | *** | *** | 460 | 460 | 460 | 460 | 460 |
| Mortgage | *** | *** | *** | *** | *** | *** | *** | 864 | 864 | 864 | 864 | 864 |

2008 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Dal Emer Phy | 70 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TX Med ER | 75 | 145 | 97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ETMC | 15 | 15 | 63 | 160 | 144 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Medi-Loan | 35 | 35 | 35 | 35 | 51 | 195 | 195 | 195 | 47 | 0 | 0 | 0 |
| Phys Anesth | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 163 | 210 | 210 | 210 |
| Baylor Med | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Oral Surg | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Loan 2 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 |
| Loan 1 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 |
| Mortgage | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 |

This report prepared by: Terry J. Rigg

Monthly Payment Schedule

2009 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Phys Anesth | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Baylor Med | 218 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 | 240 |
| Oral Surg | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Loan 2 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 |
| Loan 1 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 |
| Mortgage | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 |

2010 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Baylor Med | 240 | 240 | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Oral Surg | 30 | 30 | 174 | 270 | 270 | 270 | 270 | 270 | 358 | 730 | 730 | 9 |
| Loan 2 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 967 |
| Loan 1 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 460 | 372 | 0 | 0 | 0 |
| Mortgage | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 | 864 |

2011 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Loan 2 | 149 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mortgage | 1,691 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 |

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Monthly Payment Schedule

2012 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Mortgage | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 |

2013 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Mortgage | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 |

2014 Payments

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Mortgage | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 1,840 | 257 | *** | *** | *** | *** |

Monthly Balance Report

2007 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|--------------------------|------------|------------|------------|------------|------------|------------|------------|----------------|----------------|----------------|----------------|----------------|
| Radiology Co | *** | *** | *** | *** | *** | *** | *** | 21 | 0 | 0 | 0 | 0 |
| TX Med Resou | *** | *** | *** | *** | *** | *** | *** | 179 | 100 | 0 | 0 | 0 |
| ETMC Athens | *** | *** | *** | *** | *** | *** | *** | 187 | 172 | 157 | 42 | 0 |
| Dal Emer Phy | *** | *** | *** | *** | *** | *** | *** | 203 | 188 | 173 | 158 | 70 |
| TX Med ER | *** | *** | *** | *** | *** | *** | *** | 377 | 362 | 347 | 332 | 317 |
| ETMC | *** | *** | *** | *** | *** | *** | *** | 457 | 442 | 427 | 412 | 397 |
| Medi-Loan | *** | *** | *** | *** | *** | *** | *** | 861 | 837 | 812 | 787 | 762 |
| Phys Anesth | *** | *** | *** | *** | *** | *** | *** | 995 | 980 | 965 | 950 | 935 |
| Baylor Med | *** | *** | *** | *** | *** | *** | *** | 3,914 | 3,884 | 3,854 | 3,824 | 3,794 |
| Oral Surg | *** | *** | *** | *** | *** | *** | *** | 4,251 | 4,221 | 4,191 | 4,161 | 4,131 |
| Loan 2 | *** | *** | *** | *** | *** | *** | *** | 8,269 | 8,125 | 7,979 | 7,831 | 7,681 |
| Loan 1 | *** | *** | *** | *** | *** | *** | *** | 15,020 | 14,657 | 14,292 | 13,925 | 13,555 |
| Mortgage | *** | *** | *** | *** | *** | *** | *** | 72,716 | 72,549 | 72,381 | 72,210 | 72,038 |
| Remaining Balance | | | | | | | | 107,450 | 106,517 | 105,578 | 104,632 | 103,680 |

2008 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|--------------------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Dal Emer Phy | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TX Med ER | 242 | 97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ETMC | 382 | 367 | 304 | 144 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Medi-Loan | 737 | 711 | 685 | 658 | 615 | 428 | 238 | 46 | 0 | 0 | 0 | 0 |
| Phys Anesth | 920 | 905 | 890 | 875 | 860 | 845 | 830 | 815 | 652 | 442 | 232 | 22 |
| Baylor Med | 3,764 | 3,734 | 3,704 | 3,674 | 3,644 | 3,614 | 3,584 | 3,554 | 3,524 | 3,494 | 3,464 | 3,434 |
| Oral Surg | 4,101 | 4,071 | 4,041 | 4,011 | 3,981 | 3,951 | 3,921 | 3,891 | 3,861 | 3,831 | 3,801 | 3,771 |
| Loan 2 | 7,529 | 7,376 | 7,221 | 7,063 | 6,904 | 6,743 | 6,580 | 6,415 | 6,248 | 6,079 | 5,907 | 5,734 |
| Loan 1 | 13,183 | 12,808 | 12,431 | 12,052 | 11,670 | 11,286 | 10,899 | 10,510 | 10,118 | 9,723 | 9,326 | 8,927 |
| Mortgage | 71,865 | 71,689 | 71,512 | 71,334 | 71,153 | 70,971 | 70,787 | 70,602 | 70,414 | 70,225 | 70,034 | 69,841 |
| Remaining Balance | 102,723 | 101,758 | 100,788 | 99,811 | 98,827 | 97,838 | 96,839 | 95,833 | 94,817 | 93,794 | 92,764 | 91,729 |

This report prepared by: Terry J. Rigg

Monthly Balance Report

2009 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Phys Anesth | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Baylor Med | 3,216 | 2,976 | 2,736 | 2,496 | 2,256 | 2,016 | 1,776 | 1,536 | 1,296 | 1,056 | 816 | 576 |
| Oral Surg | 3,741 | 3,711 | 3,681 | 3,651 | 3,621 | 3,591 | 3,561 | 3,531 | 3,501 | 3,471 | 3,441 | 3,411 |
| Loan 2 | 5,558 | 5,381 | 5,201 | 5,019 | 4,834 | 4,648 | 4,459 | 4,268 | 4,074 | 3,878 | 3,680 | 3,479 |
| Loan 1 | 8,525 | 8,120 | 7,713 | 7,303 | 6,890 | 6,475 | 6,057 | 5,636 | 5,212 | 4,786 | 4,357 | 3,925 |
| Mortgage | 69,646 | 69,450 | 69,252 | 69,051 | 68,849 | 68,645 | 68,439 | 68,230 | 68,020 | 67,808 | 67,594 | 67,378 |
| Remaining Balance | 90,686 | 89,638 | 88,583 | 87,520 | 86,450 | 85,375 | 84,292 | 83,201 | 82,103 | 80,999 | 79,888 | 78,769 |

2010 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Baylor Med | 336 | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Oral Surg | 3,381 | 3,351 | 3,177 | 2,907 | 2,637 | 2,367 | 2,097 | 1,827 | 1,469 | 739 | 9 | 0 |
| Loan 2 | 3,276 | 3,070 | 2,862 | 2,651 | 2,438 | 2,222 | 2,003 | 1,782 | 1,558 | 1,331 | 1,101 | 147 |
| Loan 1 | 3,491 | 3,054 | 2,613 | 2,170 | 1,724 | 1,276 | 824 | 369 | 0 | 0 | 0 | 0 |
| Mortgage | 67,159 | 66,939 | 66,717 | 66,492 | 66,265 | 66,036 | 65,805 | 65,572 | 65,336 | 65,098 | 64,858 | 64,616 |
| Remaining Balance | 77,643 | 76,510 | 75,369 | 74,220 | 73,064 | 71,901 | 70,729 | 69,550 | 68,363 | 67,168 | 65,968 | 64,763 |

2011 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Loan 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mortgage | 63,544 | 62,313 | 61,070 | 59,815 | 58,549 | 57,270 | 55,979 | 54,675 | 53,359 | 52,030 | 50,689 | 49,335 |
| Remaining Balance | 63,544 | 62,313 | 61,070 | 59,815 | 58,549 | 57,270 | 55,979 | 54,675 | 53,359 | 52,030 | 50,689 | 49,335 |

This report prepared by: Terry J. Rigg

Monthly Balance Report

2012 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Mortgage | 47,968 | 46,587 | 45,194 | 43,787 | 42,366 | 40,932 | 39,485 | 38,023 | 36,548 | 35,058 | 33,554 | 32,035 |

2013 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Mortgage | 30,502 | 28,955 | 27,392 | 25,815 | 24,222 | 22,614 | 20,991 | 19,352 | 17,697 | 16,027 | 14,341 | 12,638 |

2014 Balances

| <u>Creditor Name</u> | <u>Jan</u> | <u>Feb</u> | <u>Mar</u> | <u>Apr</u> | <u>May</u> | <u>Jun</u> | <u>Jul</u> | <u>Aug</u> | <u>Sep</u> | <u>Oct</u> | <u>Nov</u> | <u>Dec</u> |
|----------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Mortgage | 10,919 | 9,184 | 7,432 | 5,663 | 3,877 | 2,075 | 254 | 0 | *** | *** | *** | *** |

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