



Accelerated Mortgage Payoff- Part 6 What If I Screw It Up?

Keep Your Dollars Working 24/7

Scenario Overview

- 375K Mortgage at 4.5% for 30 Years;
- \$6,946.68 deposited each month;
- \$6,447.85 in monthly expenses;
- \$498.83 left after bills are paid and;
- \$10K balance in savings - \$124.71 each month.

30 Year \$375K Loan at 4.5%

- Over 30 years, payments will total \$684,025;
- Interest payments will total \$309,025;
- Additional payments shorten the loan's life and;
- Half of the loan will be paid in 19.75 years;

Over 12 Months, we can . . .

- Spend \$130 to make \$20,537 in principal payments:
 1. paying an additional \$12,995 in principal;
 2. enabling you to pay off the loan 21 months earlier;
 3. saving \$26,878 in interest payments and;
 4. building a savings balance of \$14,045 . . .
- Instead of growing savings to \$21,132 earning \$354 in interest at 2%?

Over 12 Months, we will . . .

1. Put \$83,360 of annual income to work;
2. Deposit \$1,496 in savings;
3. Have \$4,986 after all bills are paid and;
4. Withdraw \$11,723 from the Line of Credit;

Insights

- Each month, the money left after bills are paid reduces the line of credit balance;
- As money left after bills are paid increases, the LOC withdrawal amount increases;
- Additional withdrawals are tied to the LOC balance;
- The more used for savings, less is used to pay off the loan. The user creates the unique balance;
- Once the loan is paid off, 90% is applied to savings

Designed for your Protection

- Your income keeps your average daily balance low;
- A low average daily balance lowers the impact of an oops;
- CashMap Pro is designed to be a low risk strategy;
- CashMap Pro adjusts withdrawals as you go;
- To abort the process, it takes just two months;

Let's Create Three Scenarios

- Your monthly expenses are \$200 higher than expected;
- In month 5, your expenses are \$1,000 higher and;
- You decide to abort the strategy in month 6;

Three Scenario Results

	Current Plan	Scenario 1	Scenario 2	Scenario 3
Total Months	12	12	12	8
LOC Interest Cost - 5%	\$130	\$100	\$125	\$40
Interest Loan Savings	24,169	20,315	24,036	17,936
LOC Withdrawal	11,723	9,915	5,986	8,730
Avg Cash Flow/Month	499	315	415	499
Current Plan	Able to stick to original plan			
Scenario 1	Over Budget by \$200 months 2 - 12			
Scenario 2	Month 3 over budget by \$1,000			
Scenario 3	Aborted after month 6			

LOC Scenario Withdrawals

	Current Plan	Scenario 1	Scenario 2	Scenario 3
Month 1	\$2,744	\$2,744	\$2,744	\$2,744
Month 2	1,496	896	1,496	1,496
Month 3	1,496	896	1,496	1,496
Month 4	1,496	896	1,496	1,496
Month 5	1,496	896		1,496
Month 6	1,496	896	1,496	
Month 7		896	1,496	
Month 8		896		PAID OFF
Month 9	1,496	896		
Month 10				
Month 11			1,496	
Month 12		896		

Designed for your Protection

- Changes have no impact on your loan payments;
- Aborting the strategy is quick, easy & painless;
- Interest costs on the line of credit stay low;
- CashMap Pro adjusts withdrawals and their timing;

'Create Your Own Line of Credit Scenario

- Provides 12 months of day by day detail;
- Create a wide range of scenarios;
- Uses the same strategy as CashMap Pro;
- Visit website at www.cashmapapp.com;



Email your scenario ideas to admin@cashmapapp.com

Thank You!