

3/05/2024

Strategic Brief & Overview

Prepared by

Chris Rule

For

Mr Sample & Mrs Sample

Of

00 Somewhere Street
Somewhere,
WA, 6000

Strategic Brief

3/05/2024

Dear Mr Sample & Mrs Sample,

Further to recent discussions I would like to thank you the opportunity to outline our thoughts in relation to the data provided by you to this point.

Nil advice warning

The information on this site/or discussed is of a general nature. It does not take your specific needs or circumstances into consideration. You should look at your own financial position, objectives and requirements and seek professional financial advice before making any financial decisions.

If you do not have access to professional financial advice an introduction to an appropriate provision can be provided by Mortgage Escape should you wish.

When assessing the information, you provided we are able to provide an overview of the potential opportunities available to you utilising our cash flow management and allocation process. It is very important to understand that Mortgage Escape does not make recommendations regarding any financial product, service or product provider.

All taxation calculations are indicative and **must** be confirmed with your taxation adviser. If you do not have an adviser, one can be provided, if you wish. Typically, unless there are investments involved in your portfolio, the only taxation reference will be to the amount of tax payable annually. These calculations are based standard taxation rates and can be compared to taxation calculations provided on the **ASIC Money Smart website**.

<https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/income-tax-calculator>

Illustrations and projections are not intended to show anything other than the possibilities available with the Mortgage Escape cash flow management and budgeting systems.

Initial plans assume that clients [are yet to use our Mortgage Escape portal](#) which identifies and categorises actual after-tax income and expenses including loans. Where that is the case an illustrative plan will be produced based on [information provided at that point in time](#).

Should we progress past the illustrative stage using the Mortgage Escape portal, further detail will be applied to the illustrative plan to ensure accuracy. Use of the portal also allows Mortgage Escape to monitor cash flow movements and adjust the strategy brief to suit.

It is important to understand that neither Mortgage Escape, its agents or employees nor any of its referral partners (Including Mortgage Escape) will accept responsibility should any client proceed with the strategy without seeking the appropriate professional financial advice as described above.

Assumptions

1. No allowance has been made for increases in either income or living expenses.
 - a. Unless otherwise advised, living expenses have been calculated as 60% of Take- home pay.
2. No allowance has been made for Lump sum expenses other than where indicated below.
3. No allowance has been made for either increases or falls in loan interest rates over/under 6% per annum.
4. No allowance has been made for legislative changes of any nature.
5. Where investment property/s are included in the initial strategy without accurate details such as depreciation schedules et cetera, Mortgage Escape will allow for the existing interest payments and between 30 and 45%, dependant of property type, of all rental income (property expenses) as deductions.



The overriding principle behind the debt management program is to first and foremost, focus on reducing personal debt as quickly as possible. Should an investment be included, either existing or potential, the process is intended to continue with a view to liquidate those debts as well.

This presentation illustrates a result we believe may be achievable, and are summarised as follows:

Potential results

Results				
Financial Modelling Program				
Summary	Months	Years	Months	When
ALL Personal Debts paid out in	133	11	1	May, 2035
ALL Debt paid out in	0	0	0	#N/A
Interest Paid (On Loan/s)	\$133,508.66		On YOUR Home Loan in the ME program	
Interest Paid over <u>full loan Term</u> "As IS"	\$361,516.78		Savings	\$228,008.12

Important

When viewing the results table, the personal debt payout column includes **ALL** personal debt adviser via the data collection process. If there are unsecured loans, they will have either been consolidated into the home loan or paid out as a first priority.

The program will then assume that any investment debt is paid out via the same process. It is also assumed that the investment loans are interest only for the entire to period of this illustration.

Allowances for **advised** lifestyle expenses have been included as described below:

Inclusions

Goals

On Going				
Type	Cost	Frequency	Start Date	End Date
Holidays	\$5,000.00	Yearly	1/12/2024	27/11/2053
Other	\$0.00	Monthly		
Other	\$0.00	Monthly		
Other	\$0.00	Quarterly		
Other	\$0.00	Yearly		
Other	\$0.00	Monthly		
Other	\$0.00	Yearly		
Other	\$0.00	Yearly		
Other income - Bonus				
Bonus - 1	\$0.00	Yearly		
Bonus - 2	\$0.00	Yearly		
Once off Deposits				
Other Lump Sum Deposits-1	\$0.00	Yearly		
Other Lump Sum Deposits-2	\$0.00	Yearly		
Other Lump Sum Deposits-3	\$0.00	Yearly		
Other Lump Sum Deposits-4	\$0.00	Yearly		
Other Lump Sum Deposits-5	\$0.00	Yearly		

Income Variations – Known

Known income changes

Sam				Samantha			
Description	Income	Start Date	End Date	Description	Income	Start Date	End Date
Change in Income 1				Change in Income 1			
Change in Income 2				Change in Income 2			
Change in Income 3				Change in Income 3			

Equity Projections – No asset growth included.

Equity Projections over 10 years - NO GROWTH			
End of Year Yr 1	\$409,097	End of Year 6	\$555,326
End of Year Yr 2	\$434,965	End of Year 7	\$590,214
End of Year Yr 3	\$462,354	End of Year 8	\$627,254
End of Year Yr 4	\$491,511	End of Year 9	\$666,578
End of Year Yr 5	\$522,464	End of Year 10	\$708,251

We hope the above illustration serves to help you see and understand the opportunities available to you utilising the Mortgage Escape cash flow and budgeting systems.

Yours faithfully,

Chris Rule and The Mortgage Escape Team

Director

0438810165

Income Details

Income Per Annum


				Sam		Samantha	
Gross Salary (PAYE)				\$120,000		\$50,000	
Less: Salary Packaged Amount (if any)				\$0		\$0	
Less: Salary Packaged Amount (if any) <i>Pre Tax</i>				\$0		\$0	
Self Employment Income				\$0	100%	\$0	0%
Rental Income (existing investment property/s)				\$0	50%	\$0	50%
Dividends				\$0	50%	\$0	50%
Interest Received				\$0	50%	\$0	50%
DSS Exempt Income				\$0		\$0	
Rebates				\$0		\$0	
Pension or allowance income							
Bonus				\$0		\$0	
Total Gross Income (a)			****	\$120,000		\$50,000	
Less: Deductible expenses related to income				- \$0		- \$0	
Assessable Income				\$120,000		\$50,000	
Less: Tax payable (b)				- \$29,467		- \$6,717	
Less: Medicare Levy (c)				- \$2,400		- \$1,000	
Net Income				\$88,133		\$42,283	
Non taxable income (Family allowance etc)				\$0		\$0	
Less: Salary Packaged Amount (if any) <i>After Tax</i>				\$0		\$0	
Take Home Pay				\$88,133		\$42,283	
After Tax Income Per Month					\$10,868		
NRAS "Non Taxable Incom		No		\$0			

Employment Details

Date Commenced		
Outstanding Sick Days		
Annual Leave Days Owed		
Long Service Leave Owed (days)		
Departure/Retirement Date		
Current Salary (or final average)		
Other		

New Loan Structure


Home Loan Account (VARIABLE RATE)

Line of Credit Loan	\$0	
Principal & Interest Loan (Less: Loc OR Unconsolidated Debt)	\$370,000	
Interest Rate	6.00%	
Loan Term (years)	26	
Monthly Payment	\$2,345	\$0

Loans to be Consolidated

	Amount
Home Loan	\$350,000
Land Loan	\$0
Motor Vehicle/s	\$15,000
Personal Loan (1)	\$0
Personal Loan (2)	\$0
Store Loans	\$0
Credit Cards	\$5,000
Extra Borrowings	\$0
Other	\$0
Total Borrowings for Consolidation	\$370,000

Investment Loan/s (INTEREST ONLY)

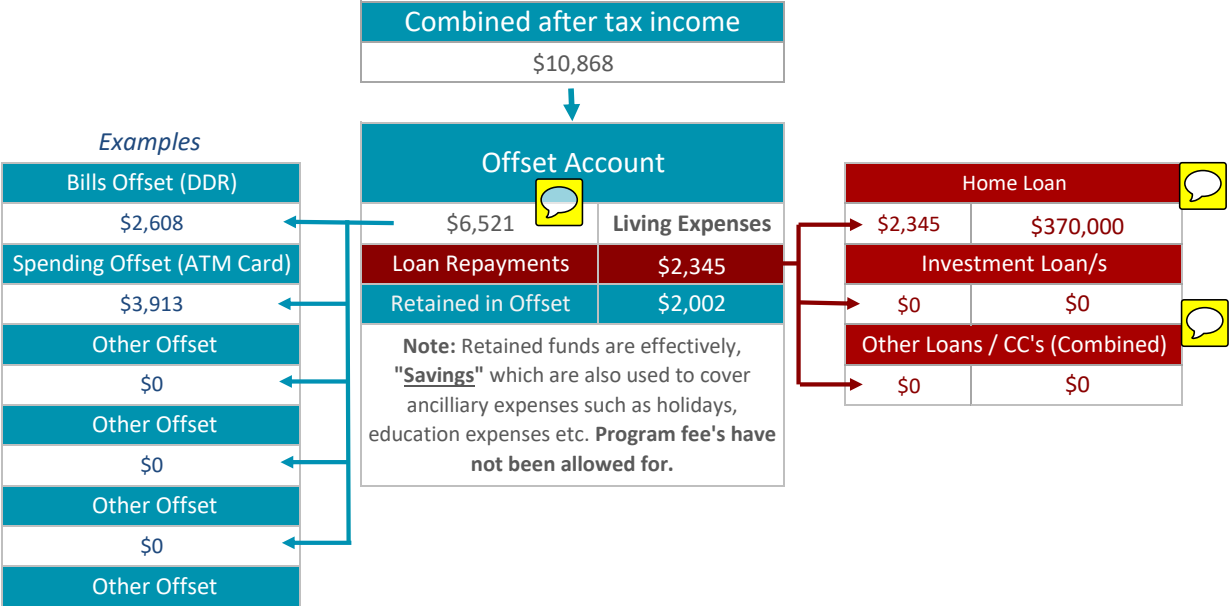
Total Investments	\$0	
Interest Rate	6.00%	
Monthly Payment	\$0	
Alternative Payment		

Investment Loans

	Amount
Existing Investment Loan/s	\$0
New Property Investment	
Property Value - Normal Property	\$0
On Costs	\$0
Less: Deposit	\$0
Total Investment Borrowings	\$0



Cash Flow Strategy - Monthly



Many banks provide more than one offset and you may prefer to break your accounts into categories as shown above. (above left). **NOTE:** These amounts are called , living expenses in our program and shown as one figure.

I some cases you may not wish to consolidate existing unsecured loans into your mortgage. In sich case the y will appear in the other loans / CC's table above and allowed for as separate payments in your strategy.

Year 1

Month	May-2024		Jun-2024		Jul-2024		Aug-2024		Sep-2024		Oct-2024	
Period	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset
Interest Rate	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Effective Interest Rate - Interest Paid	5.92%		5.88%		5.85%		5.82%		5.79%		5.75%	
Opening Balance	\$370,000	\$0	\$369,480	\$5,108	\$368,947	\$7,111	\$368,402	\$9,113	\$367,843	\$11,116	\$367,273	\$13,118
Income		\$10,868		\$10,868		\$10,868		\$10,868		\$10,868		\$10,868
Salary Packaging to Mortgage	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Existing Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividend Income/Bonus	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Deposits	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer to Cash Account	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521
Strategy Fee	\$0	\$1,499	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Split Loan Payment / Hobbies & Goals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest	\$1,824	\$0	\$1,812	\$0	\$1,799	\$0	\$1,786	\$0	\$1,774	\$0	\$1,761	\$0
Transfer - P&I (Combined V & F)	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345
Transfer - Unconsolidated Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - Existing Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Lump Sum Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bank Fees	\$0	\$395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monitoring Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Closing Balance	\$369,480	\$5,108	\$368,947	\$7,111	\$368,402	\$9,113	\$367,843	\$11,116	\$367,273	\$13,118	\$366,689	\$15,120

Year 1

Month Period	Nov-2024		Dec-2024		Jan-2025		Feb-2025		Mar-2025		Apr-2025		Average
	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	
Interest Rate	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Effective Interest Rate - Interest Paid	5.72%		5.77%		5.74%		5.70%		5.67%		5.63%		5.77%
Opening Balance	\$366,689	\$15,120	\$366,092	\$17,123	\$365,507	\$14,125	\$364,909	\$16,128	\$364,299	\$18,130	\$363,675	\$20,132	
Income		\$10,868		\$10,868		\$10,868		\$10,868		\$10,868		\$10,868	
Salary Packaging to Mortgage	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Existing Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividend Income/Bonus	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Deposits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer to Cash Account	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$6,521
Strategy Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Split Loan Payment / Hobbies & Goals	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest	\$1,748	\$0	\$1,760	\$0	\$1,747	\$0	\$1,734	\$0	\$1,721	\$0	\$1,708	\$0	\$0
Transfer - P&I (Combined V & F)	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345
Transfer - Unconsolidated Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - Existing Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Lump Sum Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bank Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monitoring Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Closing Balance	\$366,092	\$17,123	\$365,507	\$14,125	\$364,909	\$16,128	\$364,299	\$18,130	\$363,675	\$20,132	\$363,038	\$22,135	



Year 2

Month Period	May-2025		Jun-2025		Jul-2025		Aug-2025		Sep-2025		Oct-2025	
	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset
Interest Rate	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Effective Interest Rate - Interest Paid	5.61%		5.58%		5.79%		5.75%		5.72%		5.68%	
Opening Balance	\$363,038	\$22,135	\$362,390	\$23,643	\$361,730	\$25,547	\$346,132	\$12,450	\$345,446	\$14,353	\$344,747	\$16,257
Income	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868
Salary Packaging to Mortgage	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Existing Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividend Income/Bonus	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Deposits		\$0		\$0		\$0		\$0		\$0		\$0
Transfer to Cash Account	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521
Strategy Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Split Loan Payment / Hobbies & Goals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest	\$1,697	\$0	\$1,684	\$0	\$1,746	\$0	\$1,659	\$0	\$1,646	\$0	\$1,633	\$0
Transfer - P&I (Combined V & F)	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345
Transfer - Unconsolidated Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - Existing Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Lump Sum Payments	\$0	\$0	\$0	\$0	\$15,000	\$15,000	\$0	\$0	\$0	\$0	\$0	\$0
Bank Fees	\$0	\$395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monitoring Fee	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99
Closing Balance	\$362,390	\$23,643	\$361,730	\$25,547	\$346,132	\$12,450	\$345,446	\$14,353	\$344,747	\$16,257	\$344,036	\$18,160

Year 2

Month Period	Nov-2025		Dec-2025		Jan-2026		Feb-2026		Mar-2026		Apr-2026		5.66%
	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	
Interest Rate	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
Effective Interest Rate - Interest Paid	5.65%		5.70%		5.67%		5.64%		5.60%		5.57%		
Opening Balance	\$344,036	\$18,160	\$343,311	\$20,064	\$342,598	\$16,967	\$341,872	\$18,870	\$341,133	\$20,774	\$340,381	\$22,677	
Income	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	
Salary Packaging to Mortgage	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Existing Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Dividend Income/Bonus	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
New Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Cash Deposits		\$0		\$0		\$0		\$0		\$0		\$0	
Transfer to Cash Account	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	
Strategy Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Split Loan Payment / Hobbies & Goals	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Interest	\$1,620	\$0	\$1,632	\$0	\$1,619	\$0	\$1,605	\$0	\$1,592	\$0	\$1,579	\$0	
Transfer - P&I (Combined V & F)	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	
Transfer - Unconsolidated Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Transfer - Existing Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Transfer - New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Lump Sum Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Bank Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Insurance Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Monitoring Fee	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	
Closing Balance	\$343,311	\$20,064	\$342,598	\$16,967	\$341,872	\$18,870	\$341,133	\$20,774	\$340,381	\$22,677	\$339,615	\$24,580	

Year 11

Month Period	Nov-2034		Dec-2034		Jan-2035		Feb-2035		Mar-2035		Apr-2035	
	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset
Interest Rate	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Opening Balance	\$42,729	\$25,172	\$25,538	\$12,075	\$23,276	\$8,979	\$20,994	\$10,882	\$18,690	\$12,785	\$16,365	\$14,689
Income	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868	\$0	\$10,868
Salary Packaging to Mortgage	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Existing Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividend Income/Bonus	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Rental Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Deposits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer to Cash Account	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521	\$0	\$6,521
Strategy Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Split Loan Payment / Hobbies & Goals	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest	\$153	\$0	\$83	\$0	\$62	\$0	\$41	\$0	\$20	\$0	\$0	\$0
Transfer - P&I (Combined V & F)	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345
Transfer - Unconsolidated Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - Existing Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Lump Sum Payments	\$15,000	\$15,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bank Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance Costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monitoring Fee	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99	\$0	\$99
Closing Balance	\$25,538	\$12,075	\$23,276	\$8,979	\$20,994	\$10,882	\$18,690	\$12,785	\$16,365	\$14,689	\$0	\$227



ALL OFFSET LOAN CHART

