



CASE STUDY #1

DEBT CONSOLIDATION

Mortgage Company

Helps

Bob & Betty Borrower
3 Credit Cards
1 Mortgage

Goal:

**Refinance current mortgage
and payoff credit card debt**

www.zilchworks.com/pro/

Prepared for:

Bob & Betty Borrower
123 Good Decision Lane
Anywhere, Ohio 44444

Date Prepared: 2/1/2004

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	Visa	21.00	10,000.00	250.00	22,379.46
2	Mastercard	20.00	7,500.00	188.00	14,096.01
3	Sears	18.00	2,000.00	200.00	340.79
4	Mortgage Now	7.00	96,771.00	665.30	119,077.79
Totals			116,271.00	1,303.30	

Payoff Summary Totals

Debt Free Date	Jan 2041 (37 Yrs)
Total Interest Paid	\$155,894
Total Money Paid	\$272,165
Months Required	444

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(Your Company Information Goes Above)

Website: www.zilchworks.com
Email: info@zilchworks.com
Phone: (508) 420-8250
(Your Company Information Goes Above)

Prepared for:

Bob & Betty Borrower
123 Good Decision Lane
Anywhere, Ohio 44444

Date Prepared: 2/1/2004

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	Mortgage New	6.00	116,271.00	697.10	134,688.24
Totals			116,271.00	697.10	

Payoff Summary Totals

Debt Free Date	Feb 2034 (30 Yrs 1 Mo)
Total Interest Paid	\$134,688
Total Money Paid	\$250,959
Months Required	361

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Was Bob & Betty's goal
achieved?

YES!

Bob & Betty will have all their
credit card debt paid off and
their home is refinanced.

In Fact...

Bob & Betty will pay **\$606 Less**
each month.

Congratulations, you have a very
happy customer.

What If...

What if Bob & Betty were to apply half of their **\$600** monthly savings to their new loan?

What would happen if they applied **All** of their savings to their new loan?

These Are Good Questions!

With "ZILCH PRO"
You Can **Show** Them

Check It Out...

Prepared for:
Bob & Betty Borrower
 123 Good Decision Lane
 Anywhere, Ohio 44444

Date Prepared: 2/1/2004
 Payoff Strategy: Annual Percentage Rate
Pledge Money: \$300
 Start Month: Feb 2004

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	Mortgage New	6.00	116,271.00	697.10	134,688.24
Totals			116,271.00	697.10	

Payoff Summary Totals

Debt Free Date	Feb 2034 (30 Yrs 1 Mo)
Total Interest Paid	\$134,688
Total Money Paid	\$250,959
Months Required	361

Accelerated Payoff Method

Debt Free Date	Sep 2018 (14 Yrs 8 Mos)
Total Interest Paid	\$58,624
Total Money Paid	\$174,895
Months Required	176
Money Saved	\$76,064
Time Saved	15 Yrs 5 Mos

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Prepared for:
Bob & Betty Borrower
 123 Good Decision Lane
 Anywhere, Ohio 44444

Date Prepared: 2/1/2004
 Payoff Strategy: Annual Percentage Rate
Pledge Money: \$605
 Start Month: Feb 2004

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	Mortgage New	6.00	116,271.00	697.10	134,688.24
Totals			116,271.00	697.10	

Payoff Summary Totals

Debt Free Date	Feb 2034 (30 Yrs 1 Mo)
Total Interest Paid	\$134,688
Total Money Paid	\$250,959
Months Required	361

Accelerated Payoff Method

Debt Free Date	Dec 2013 (9 Yrs 11 Mos)
Total Interest Paid	\$38,144
Total Money Paid	\$154,415
Months Required	119
Money Saved	\$96,544
Time Saved	20 Yrs 2 Mos

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As You Can See...

By adding \$300 a month extra to the new mortgage they will **save \$76,000** in interest expense.

They will also shave more than 15 Years off their payments.

And...

By adding \$605 a month extra they will **save \$96,544** and over 20 Years of payments.

They will pay off their home in **less than 10 Years!**

Wait, There's More...

Wouldn't it be great if you had the option to show Bob & Betty how to "Build Wealth"?

For Example:

Step 1:

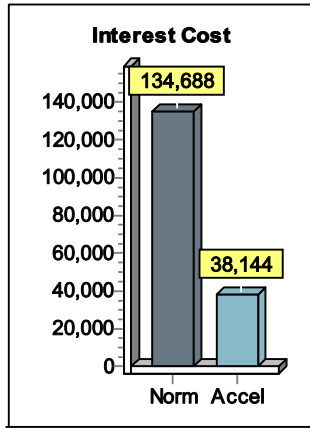
Follow your accelerated payment plan and pay off your home in 10 years

Step 2:

Take the monthly payment you were making and invest it for 20 years

With "ZILCH PRO" You Can...

Personal Financial Profile

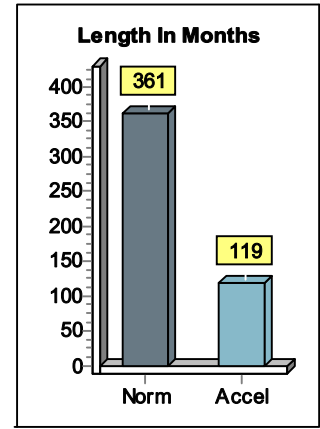


■ Normal Payoff Method
 ■ Accelerated Payoff Method

Debt Management

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

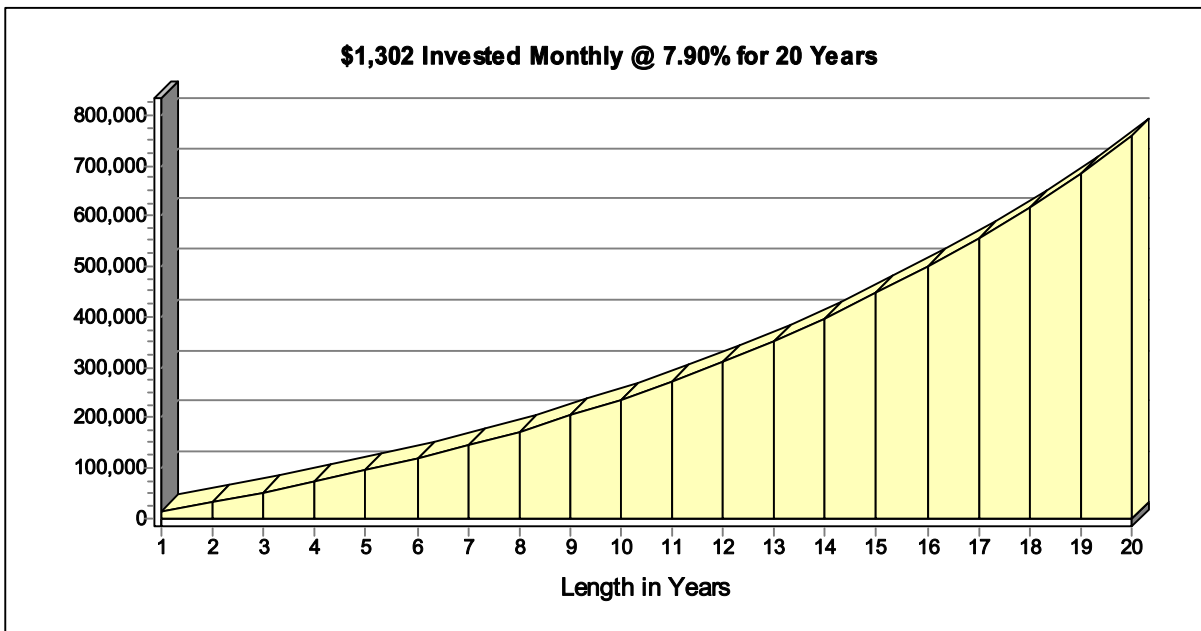
1. Save \$96,544 in interest charges.
2. Be debt free 20 years and 2 months ahead of time.
3. Discipline yourself to live without \$1,302 each month.



■ Normal Payoff Method
 ■ Accelerated Payoff Method

\$ Wealth Building \$

4. Have \$757,443 if you invest this \$1,302 every month and managed 7.90% return over the next 20 years.



Bob & Betty, if you put this plan off, not only will you lose a possible \$757,443 in future wealth, but you will be giving away \$811 per month and \$9,732 each year you delay! Do you really have money to give away?

**“ZILCH PRO” lets you show
Bob & Betty how to
accumulate more than
\$750,000 in wealth**

By investing their **\$1,302
monthly payment when the
mortgage is paid off**

Congratulations!

**You Now Have
A Customer For Life**

**Get Your Copy Of The
“ZILCH PRO” Now
www.zilchworks.com/pro**

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