Total Cost Analysis }



Platinum Lending Solutions

Residential Mortgage Commercial Mortgage
Real Esate Investment

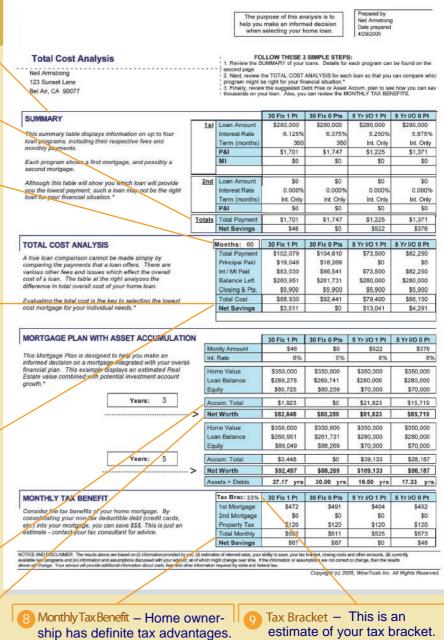
Robert Darvish

Senior Mortgage Consultant

Total Cost Analysis }

Our exclusive total cost analysis shows you how to save thousands on your home mortgage. That is why smart homeowners insist on having a total cost analysis performed before they make a decision on a home mortgage.

- Loan Summary Finally! Now you can compare four loan options side by side. You can see the loan amount, interest rates, loan terms and monthly payments.
- Total Payments Which of your loan options has the lowest monthly payment? This feature will give you the answer.
- Term of Comparison It's critical for you to analyze different loans based on how long you plan to live in the home. Knowing the answer to this can save you thousands of dollars.
- 4 Total Cost Analysis How can you possibly keep track of all the subtle differences in cost between loan programs? This section does it for you. We help you calculate your total monthly payments, principal paid, total interest cost, total closing cost and loan balance left at the end of the determined term—on four loans simultaneously.
- Total Cost There is only one question you should ask a lender—and it isn't which loan has the lowest interest rate or fees. Instead ask, "What is the lowest total cost loan over the time I plan to stay in the home?" The difference between those two questions can save you many thousands of dollars. This section gives you the true bottom-line answer.
- Mortgage Plan with Asset Accumulation This section integrates the mortgage decision into your overall financial plan to help you make an informed decision based on your assumptions.
- Net Worth This section reflects your Net Worth based on your home's appreciation and investment growth assumptions.



This feature will give you an estimate of the monthly savings that tax benefits can bring you. We advise that you give this information to a tax consultant for an even more accurate picture. You still need to consult with your tax advisor.

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