



Customized Fast Pay Plus Plan

prepared for

**Cynthia Hall
18251 Eton Ridge Ct
Richmond TX 77407**

Your Revolving Credit Compilation

REVISED ORIGINAL DEBT INFORMATION

This table reflects data we compiled and confirmed through your Data Gathering Call and Data Confirmation Call. The revolving credit balances and terms were confirmed by your credit report and by you.

CREDITOR	ACCOUNT#	REVISED BALANCE	RATE	MINIMUM PAYMENT	CURRENT PAYMENT
BACHOMELNS	104358434	\$137,127.00	6.75%	\$1,470.00	\$1,700.00
BK OF AMER	74977470527318	\$7,839.00	3.99%	\$160.00	\$300.00
CHEVTEXCU	1690845100	\$6,088.00	19.99%	\$187.00	\$300.00
FTH3RD BK	868499880	\$15,776.00	6%	\$342.00	\$442.00
TOTALS		\$166,830.00		\$2,159.00	\$2,742.00

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Comparative Analysis

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Comparative Analysis

OVERALL RESULTS

The overall results available to you illustrate how your creditors have managed to use the combination of "rights" within the terms and condition of your credit card agreements to drive rates higher, FICO scores to justify the higher rates, even when you have made payments regularly and the "convenience" of lower monthly payments to shift your longer term wealth into their short term profits.

Minimum Monthly Payments				
Creditor:	CHEVTEXCU	BK OF AMER	FTH3RD BK	BACHOMELNS
Balance:	\$6,088.00	\$7,839.00	\$15,776.00	\$137,127.00
Rate:	19.99%	3.99%	6.00%	6.75%
Minimum Payment:	\$187.00	\$160.00	\$342.00	\$1,470.00
Months To Pay Off:	48	54	53	133
Month Paid Off:	Dec/2013	Jun/2014	May/2014	Jan/2021
Total Interest:	\$2,759.24	\$731.87	\$2,203.52	\$57,813.59

Total Interest: \$ 63,508.22

Will take: 11 Years 1 Months

Current Monthly Payments				
Creditor:	CHEVTEXCU	BK OF AMER	FTH3RD BK	BACHOMELNS
Balance:	\$6,088.00	\$7,839.00	\$15,776.00	\$137,127.00
Rate:	19.99%	3.99%	6.00%	6.75%
Current Payment:	\$300.00	\$300.00	\$442.00	\$1,700.00
Months To Pay Off:	25	28	40	108
Month Paid Off:	Jan/2012	Apr/2012	Apr/2013	Dec/2018
Total Interest:	\$1,403.78	\$375.35	\$1,645.03	\$46,122.99

Total Interest: \$ 49,547.15

Will take: 9 Years 0 Months

Fast Pay Plus Plan - Lowest Balance First				
Creditor:	CHEVTEXCU	BK OF AMER	FTH3RD BK	BACHOMELNS
Balance:	\$6,088.00	\$7,839.00	\$15,776.00	\$137,127.00
Rate:	19.99%	3.99%	6.00%	6.75%
Months To Pay Off:	9	16	26	75
Month Paid Off:	Sep/2010	Apr/2011	Feb/2012	Mar/2016
Total Interest:	\$495.82	\$300.54	\$1,385.61	\$35,706.24

Total Interest: \$ 37,888.21

Will take: 6 Years 3 Months

This is at the heart of our Educational message to you. It is real and it is your \$25,620.01 that is lost if you do nothing. And is 58 months more of your life making payments.

Creditor Plan vs. Your New Plan

PAYOFF COMPARISON BY DEBT

This table compares your creditors Current Payment Schedule to our Fast Pay Plus Plan specially customized for you. Your interest savings, by sticking to the Plan, would be \$25,620.01 in savings over the term of your debt, which is reduced from 133 months to 75 months.

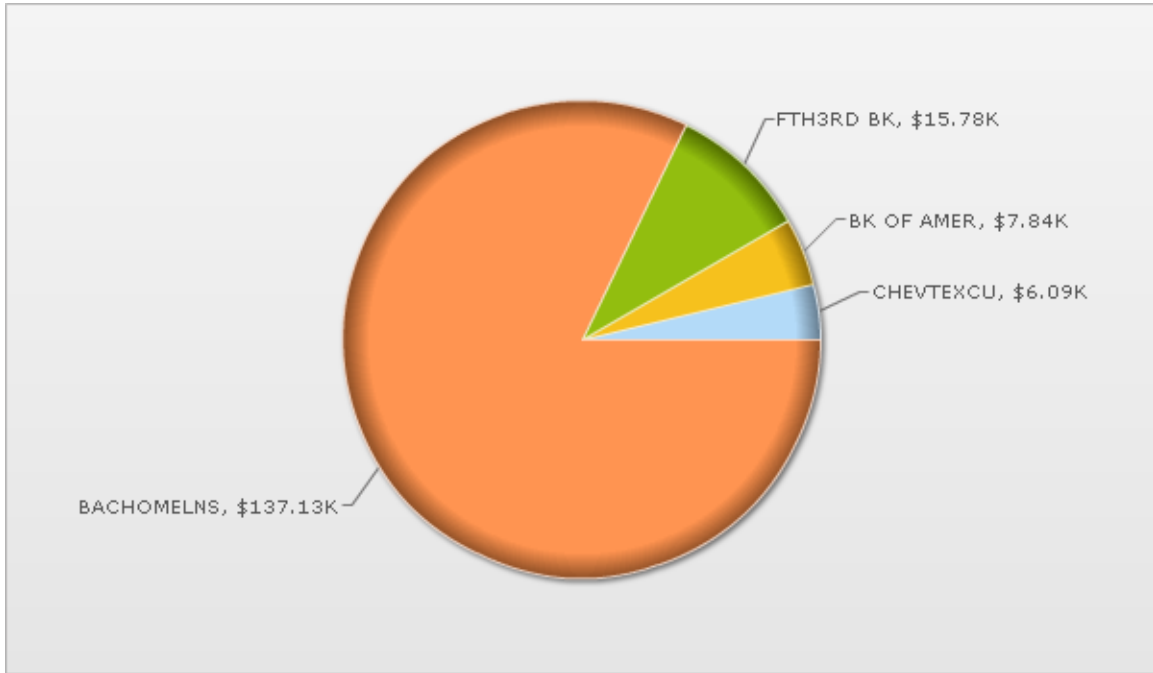
Minimum Payment Plan			
Creditor	Interest	Months To Pay Off	Date Paid Off
CHEVTEXCU	\$2,759.24	48	Dec/2013
BK OF AMER	\$731.87	54	Jun/2014
FTH3RD BK	\$2,203.52	53	May/2014
BACHOMELNS	\$57,813.59	133	Jan/2021
Totals	\$63,508.22		
Time	11 Years 1 Months		

Fast Pay Plus Plan			
Creditor	Interest	Months To Pay Off	Date Paid Off
CHEVTEXCU	\$495.82	9	Sep/2010
BK OF AMER	\$300.54	16	Apr/2011
FTH3RD BK	\$1,385.61	26	Feb/2012
BACHOMELNS	\$35,706.24	75	Mar/2016
Totals	\$37,888.21		
Time	6 Years 3 Months		

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Current Total Balance

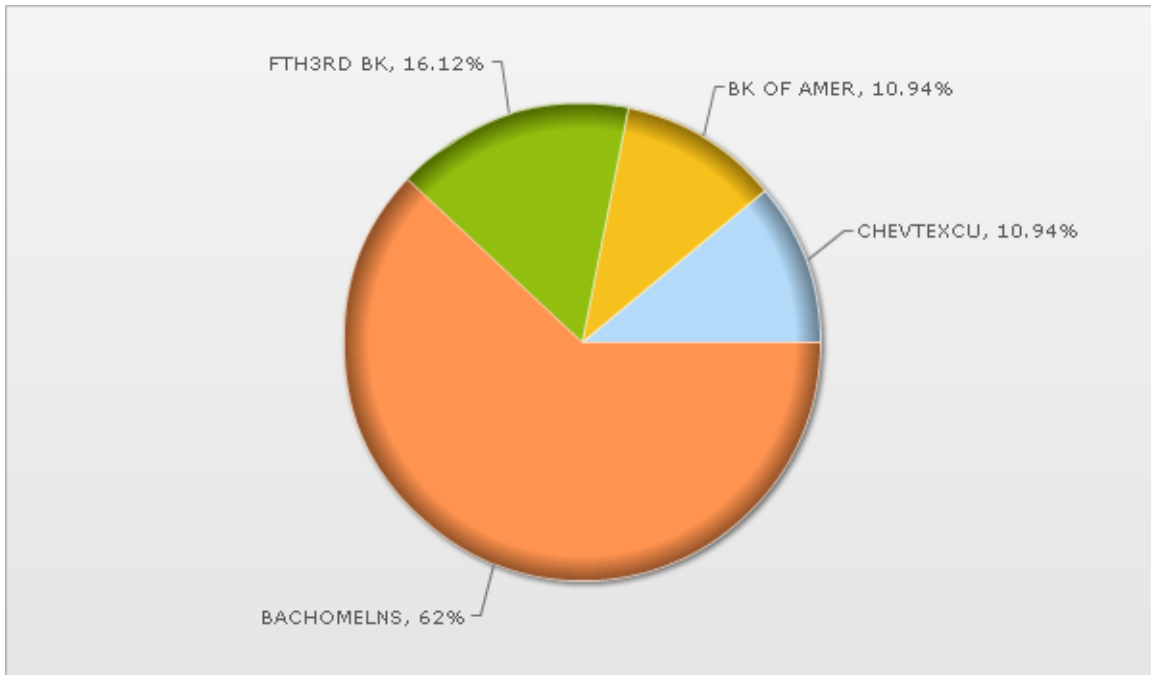


Current Total Balance = \$166,830.00

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Current Monthly Payment

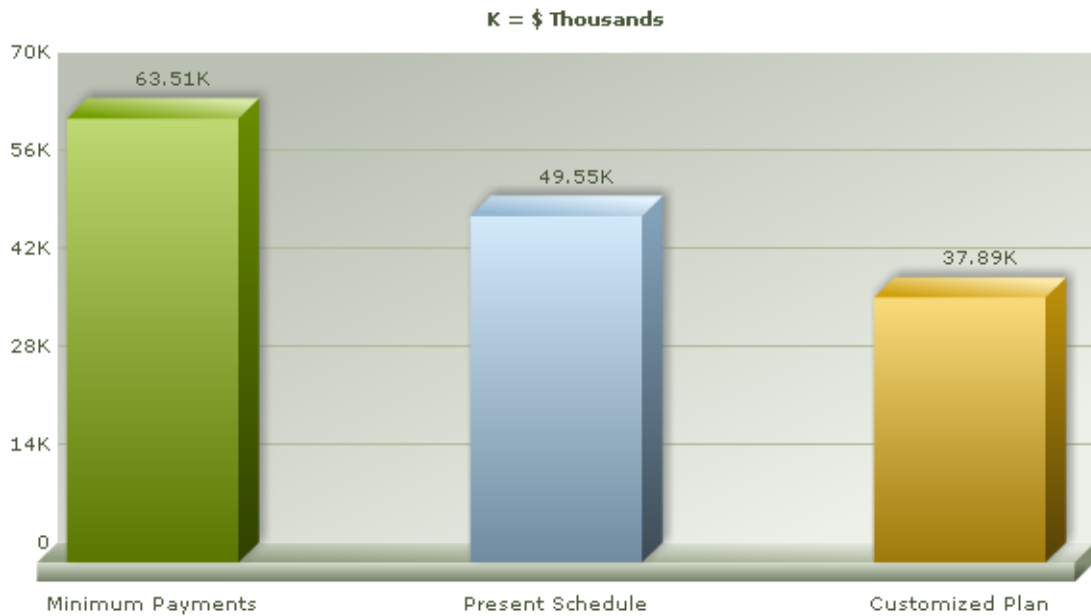


Current Total Monthly Payments = \$2,742.00

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Interest Cost Comparison

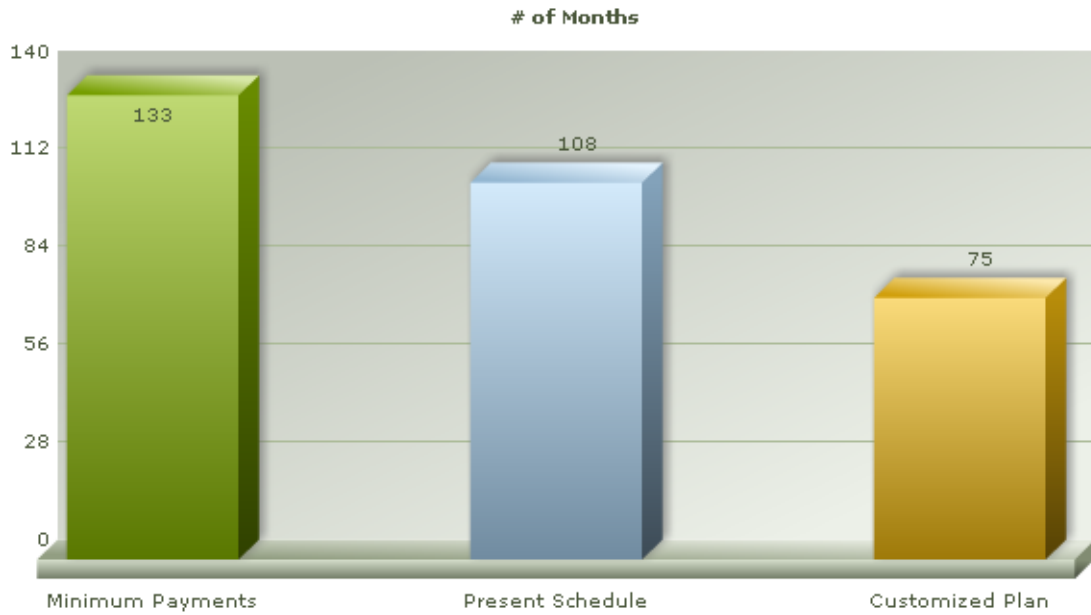


If you follow your customized plan, you could save \$25,620.01 in interest costs you would otherwise pay!

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Timeline Reduction Comparison



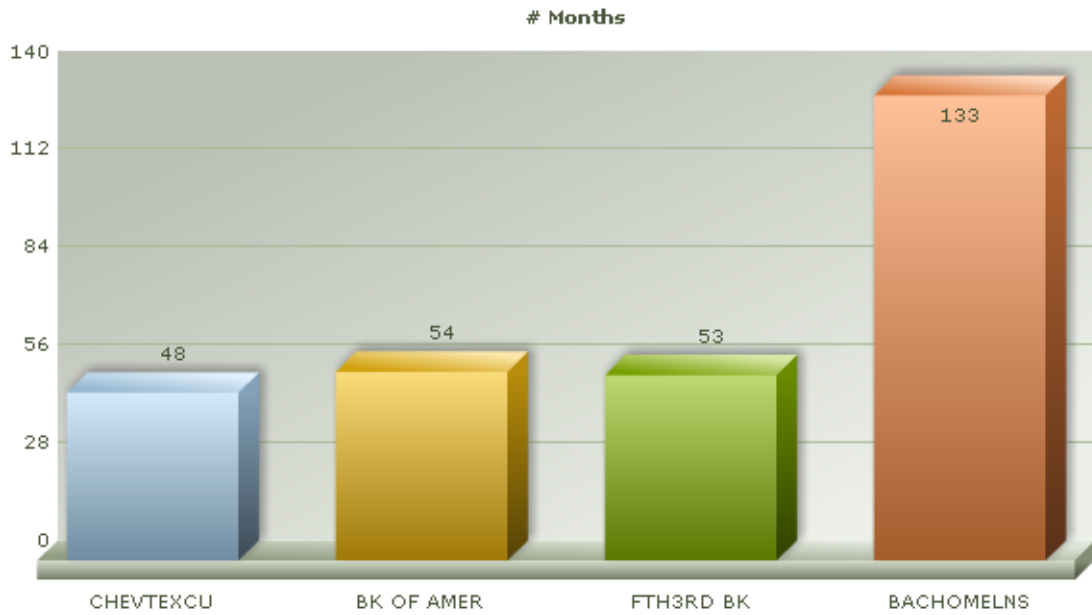
Your customized plan can help you pay off your debt 58 months faster!

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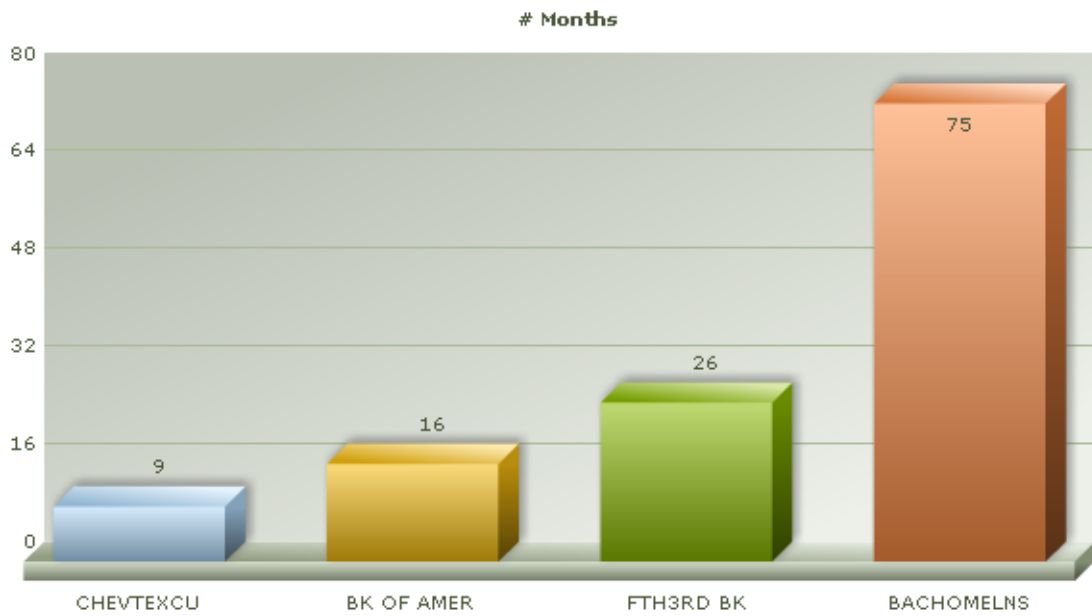


Months in Debt by Creditor

Present Schedule with Minimum Payments!



Your Customized Plan!



Plan Tables

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Understanding the Plan Tables

- In the following pages you will see detailed tables that will guide you to your savings. The Plan is complete with monthly payment amounts and an amortization schedule to show you how this works for each month of the Plan. You and your Financial Advisor will cover the detailed instructions and monitor your progress.

- The Fast Pay Plus Plan relies on your participation and at least the continued steady payment as presented. The key is that even though your minimum payments may decrease as your principal is reduced (this is the dreaded "Creditor's Payment Plan"), you keep your payment at the same level, or more, than it is at today and the savings in interest automatically accelerates principal reduction.

- The result is that you will rapidly accelerate your principal reduction and after 75 months, you can apply the entire amount towards investments and building real wealth. That is why you must look at this as paying yourself, because very quickly, you are doing just that!

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Fast Pay Plus Plan

Debt Reduction Payment Schedule

Payoff Priority = Fastest Payoff (per creditor)

The following payments are assumed to be made AFTER an entire month's interest costs have been incurred.

No.	Month	Extra Boost	CHEVTEXCU	BK OF AMER	FTH3RD BK	BACHOMELNS
1	Jan/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
2	Feb/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
3	Mar/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
4	Apr/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
5	May/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
6	Jun/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
7	Jul/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
8	Aug/2010	\$583.00	\$770.00	\$160.00	\$342.00	\$1,470.00
9	Sep/2010	\$583.00	\$423.82	\$506.18	\$342.00	\$1,470.00
10	Oct/2010	\$770.00		\$930.00	\$342.00	\$1,470.00
11	Nov/2010	\$770.00		\$930.00	\$342.00	\$1,470.00
12	Dec/2010	\$770.00		\$930.00	\$342.00	\$1,470.00
13	Jan/2011	\$770.00		\$930.00	\$342.00	\$1,470.00
14	Feb/2011	\$770.00		\$930.00	\$342.00	\$1,470.00
15	Mar/2011	\$770.00		\$930.00	\$342.00	\$1,470.00
16	Apr/2011	\$770.00		\$773.36	\$498.64	\$1,470.00
17	May/2011	\$930.00			\$1,272.00	\$1,470.00
18	Jun/2011	\$930.00			\$1,272.00	\$1,470.00
19	Jul/2011	\$930.00			\$1,272.00	\$1,470.00
20	Aug/2011	\$930.00			\$1,272.00	\$1,470.00
21	Sep/2011	\$930.00			\$1,272.00	\$1,470.00
22	Oct/2011	\$930.00			\$1,272.00	\$1,470.00
23	Nov/2011	\$930.00			\$1,272.00	\$1,470.00
24	Dec/2011	\$930.00			\$1,272.00	\$1,470.00
25	Jan/2012	\$930.00			\$1,272.00	\$1,470.00
26	Feb/2012	\$1,187.03			\$84.97	\$2,657.03
27	Mar/2012	\$1,272.00				\$2,742.00
28	Apr/2012	\$1,272.00				\$2,742.00
29	May/2012	\$1,272.00				\$2,742.00
30	Jun/2012	\$1,272.00				\$2,742.00
31	Jul/2012	\$1,272.00				\$2,742.00
32	Aug/2012	\$1,272.00				\$2,742.00
33	Sep/2012	\$1,272.00				\$2,742.00
34	Oct/2012	\$1,272.00				\$2,742.00
35	Nov/2012	\$1,272.00				\$2,742.00
36	Dec/2012	\$1,272.00				\$2,742.00
37	Jan/2013	\$1,272.00				\$2,742.00
38	Feb/2013	\$1,272.00				\$2,742.00
39	Mar/2013	\$1,272.00				\$2,742.00
40	Apr/2013	\$1,272.00				\$2,742.00
41	May/2013	\$1,272.00				\$2,742.00
42	Jun/2013	\$1,272.00				\$2,742.00
43	Jul/2013	\$1,272.00				\$2,742.00
44	Aug/2013	\$1,272.00				\$2,742.00
45	Sep/2013	\$1,272.00				\$2,742.00
46	Oct/2013	\$1,272.00				\$2,742.00
47	Nov/2013	\$1,272.00				\$2,742.00

48	Dec/2013	\$1,272.00				\$2,742.00
49	Jan/2014	\$1,272.00				\$2,742.00
50	Feb/2014	\$1,272.00				\$2,742.00
51	Mar/2014	\$1,272.00				\$2,742.00
52	Apr/2014	\$1,272.00				\$2,742.00
53	May/2014	\$1,272.00				\$2,742.00
54	Jun/2014	\$1,272.00				\$2,742.00
55	Jul/2014	\$1,272.00				\$2,742.00
56	Aug/2014	\$1,272.00				\$2,742.00
57	Sep/2014	\$1,272.00				\$2,742.00
58	Oct/2014	\$1,272.00				\$2,742.00
59	Nov/2014	\$1,272.00				\$2,742.00
60	Dec/2014	\$1,272.00				\$2,742.00
61	Jan/2015	\$1,272.00				\$2,742.00
62	Feb/2015	\$1,272.00				\$2,742.00
63	Mar/2015	\$1,272.00				\$2,742.00
64	Apr/2015	\$1,272.00				\$2,742.00
65	May/2015	\$1,272.00				\$2,742.00
66	Jun/2015	\$1,272.00				\$2,742.00
67	Jul/2015	\$1,272.00				\$2,742.00
68	Aug/2015	\$1,272.00				\$2,742.00
69	Sep/2015	\$1,272.00				\$2,742.00
70	Oct/2015	\$1,272.00				\$2,742.00
71	Nov/2015	\$1,272.00				\$2,742.00
72	Dec/2015	\$1,272.00				\$2,742.00
73	Jan/2016	\$1,272.00				\$2,742.00
74	Feb/2016	\$1,272.00				\$2,742.00
75	Mar/2016	\$340.21				\$1,810.21

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Fast Pay Plus Plan

Debt Reduction Remaining Balances

Payoff Priority = Fastest Payoff (per creditor)

The following payments are assumed to be made AFTER an entire month's interest costs have been incurred.

No.	Month	Extra Boost	CHEVTEXCU	BK OF AMER	FTH3RD BK	BACHOMELNS
1	Jan/2010	\$583.00	\$5,419.42	\$7,705.06	\$15,512.88	\$136,428.34
2	Feb/2010	\$583.00	\$4,739.70	\$7,570.68	\$15,248.44	\$135,725.75
3	Mar/2010	\$583.00	\$4,048.66	\$7,435.85	\$14,982.68	\$135,019.21
4	Apr/2010	\$583.00	\$3,346.10	\$7,300.57	\$14,715.59	\$134,308.69
5	May/2010	\$583.00	\$2,631.84	\$7,164.84	\$14,447.17	\$133,594.18
6	Jun/2010	\$583.00	\$1,905.68	\$7,028.66	\$14,177.41	\$132,875.65
7	Jul/2010	\$583.00	\$1,167.43	\$6,892.03	\$13,906.30	\$132,153.08
8	Aug/2010	\$583.00	\$416.88	\$6,754.95	\$13,633.83	\$131,426.44
9	Sep/2010	\$583.00	\$0.00	\$6,271.23	\$13,360.00	\$130,695.71
10	Oct/2010	\$770.00		\$5,362.08	\$13,084.80	\$129,960.87
11	Nov/2010	\$770.00		\$4,449.91	\$12,808.22	\$129,221.90
12	Dec/2010	\$770.00		\$3,534.71	\$12,530.26	\$128,478.77
13	Jan/2011	\$770.00		\$2,616.46	\$12,250.91	\$127,731.46
14	Feb/2011	\$770.00		\$1,695.16	\$11,970.16	\$126,979.95
15	Mar/2011	\$770.00		\$770.80	\$11,688.01	\$126,224.21
16	Apr/2011	\$770.00		\$0.00	\$11,247.81	\$125,464.22
17	May/2011	\$930.00			\$10,032.05	\$124,699.96
18	Jun/2011	\$930.00			\$8,810.21	\$123,931.40
19	Jul/2011	\$930.00			\$7,582.26	\$123,158.51
20	Aug/2011	\$930.00			\$6,348.17	\$122,381.28
21	Sep/2011	\$930.00			\$5,107.91	\$121,599.67
22	Oct/2011	\$930.00			\$3,861.45	\$120,813.67
23	Nov/2011	\$930.00			\$2,608.76	\$120,023.25
24	Dec/2011	\$930.00			\$1,349.80	\$119,228.38
25	Jan/2012	\$930.00			\$84.55	\$118,429.04
26	Feb/2012	\$1,187.03			\$0.00	\$116,438.17
27	Mar/2012	\$1,272.00				\$114,351.13
28	Apr/2012	\$1,272.00				\$112,252.36
29	May/2012	\$1,272.00				\$110,141.78
30	Jun/2012	\$1,272.00				\$108,019.33
31	Jul/2012	\$1,272.00				\$105,884.94
32	Aug/2012	\$1,272.00				\$103,738.54
33	Sep/2012	\$1,272.00				\$101,580.07
34	Oct/2012	\$1,272.00				\$99,409.46
35	Nov/2012	\$1,272.00				\$97,226.64
36	Dec/2012	\$1,272.00				\$95,031.54
37	Jan/2013	\$1,272.00				\$92,824.09
38	Feb/2013	\$1,272.00				\$90,604.23
39	Mar/2013	\$1,272.00				\$88,371.88
40	Apr/2013	\$1,272.00				\$86,126.97
41	May/2013	\$1,272.00				\$83,869.43
42	Jun/2013	\$1,272.00				\$81,599.20
43	Jul/2013	\$1,272.00				\$79,316.20
44	Aug/2013	\$1,272.00				\$77,020.35
45	Sep/2013	\$1,272.00				\$74,711.59
46	Oct/2013	\$1,272.00				\$72,389.84
47	Nov/2013	\$1,272.00				\$70,055.03
48	Dec/2013	\$1,272.00				\$67,707.09

49	Jan/2014	\$1,272.00				\$65,345.94
50	Feb/2014	\$1,272.00				\$62,971.51
51	Mar/2014	\$1,272.00				\$60,583.72
52	Apr/2014	\$1,272.00				\$58,182.50
53	May/2014	\$1,272.00				\$55,767.78
54	Jun/2014	\$1,272.00				\$53,339.47
55	Jul/2014	\$1,272.00				\$50,897.50
56	Aug/2014	\$1,272.00				\$48,441.80
57	Sep/2014	\$1,272.00				\$45,972.29
58	Oct/2014	\$1,272.00				\$43,488.88
59	Nov/2014	\$1,272.00				\$40,991.50
60	Dec/2014	\$1,272.00				\$38,480.08
61	Jan/2015	\$1,272.00				\$35,954.53
62	Feb/2015	\$1,272.00				\$33,414.77
63	Mar/2015	\$1,272.00				\$30,860.73
64	Apr/2015	\$1,272.00				\$28,292.32
65	May/2015	\$1,272.00				\$25,709.46
66	Jun/2015	\$1,272.00				\$23,112.08
67	Jul/2015	\$1,272.00				\$20,500.09
68	Aug/2015	\$1,272.00				\$17,873.40
69	Sep/2015	\$1,272.00				\$15,231.94
70	Oct/2015	\$1,272.00				\$12,575.62
71	Nov/2015	\$1,272.00				\$9,904.36
72	Dec/2015	\$1,272.00				\$7,218.07
73	Jan/2016	\$1,272.00				\$4,516.67
74	Feb/2016	\$1,272.00				\$1,800.08
75	Mar/2016	\$340.21				\$0.00

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