

ALL IN ONE

The Smarter Way To Borrow™



The All In One Loan's Purpose

To help borrowers avoid tens of thousands of dollars in mortgage interest costs.

A Little Mortgage History



The New Deal

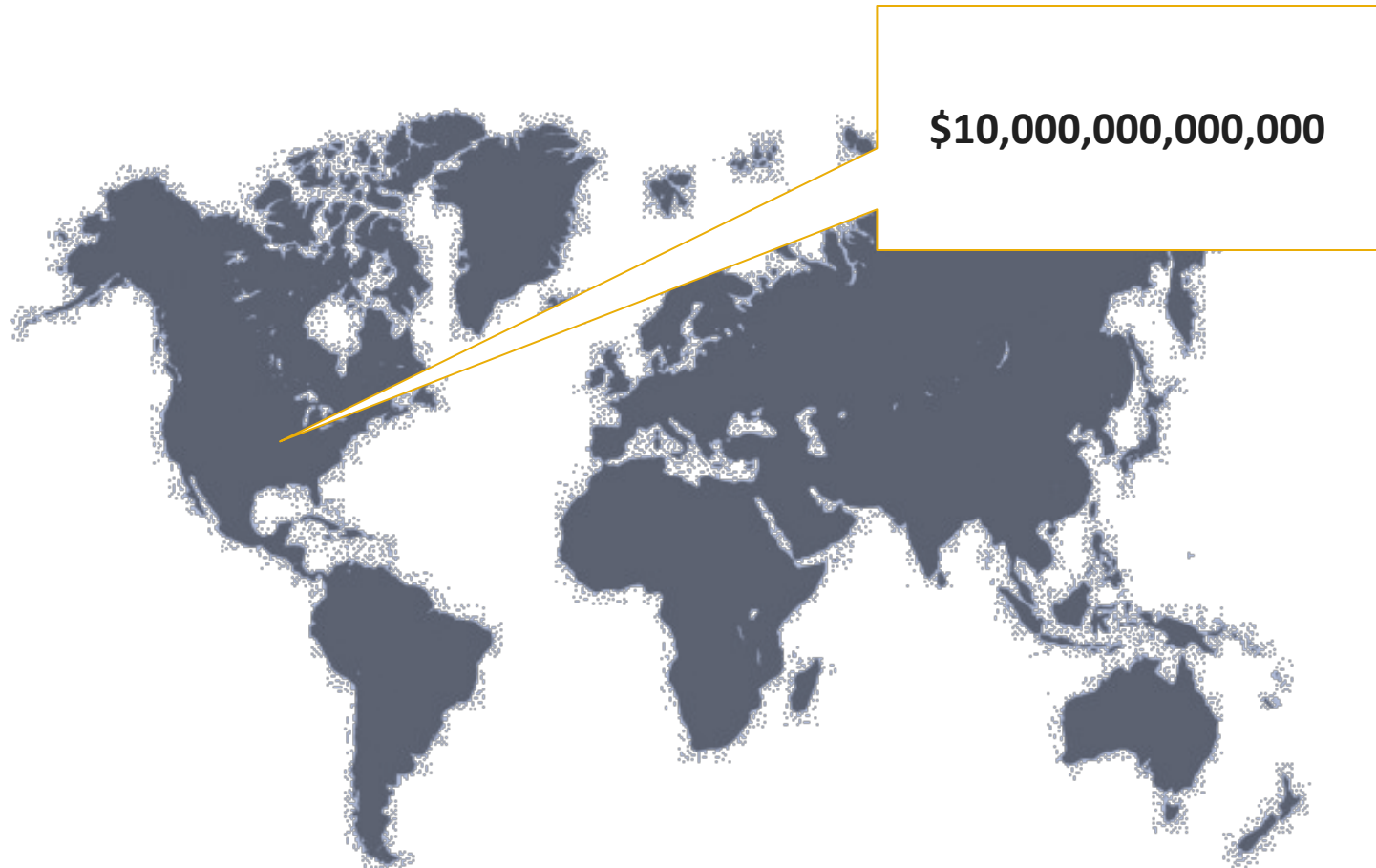
- The 30-yr and 15-yr fixed mortgages were introduced
- These instruments intended to help spark the housing economy



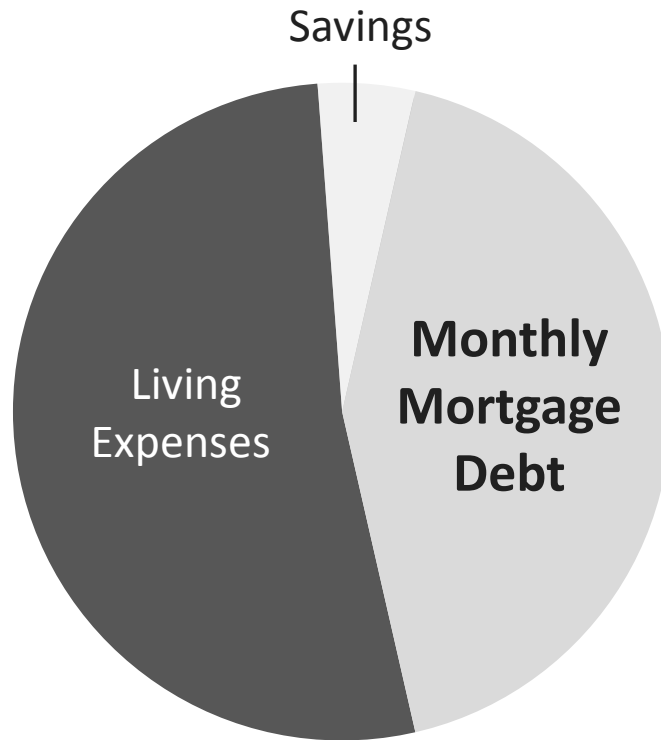
The Gold Standard

- More than 90% of Americans finance their homes with these products
- But not without a cost...

U.S. Mortgage Debt



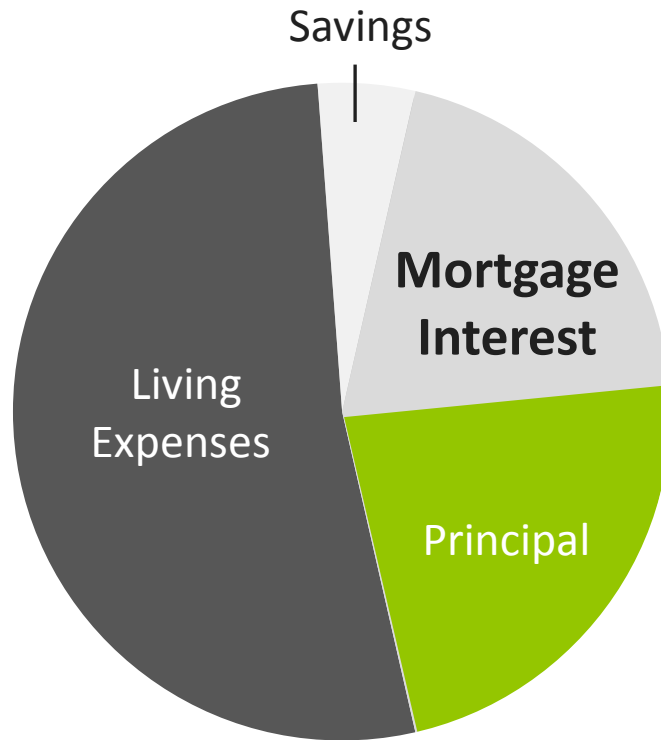
U.S. Mortgage Debt and its Impact on Households



Household Disposable Income

- A mortgage remains the single biggest personal expense any one American will commit themselves to during their lifetime
- Many households spend up to 50% of their disposable income on monthly mortgage payments

U.S. Mortgage Debt and its Impact on Households



Household Disposable Income

- Much of a mortgage is interest

\$300,000

x 4.0%

x 30 yrs

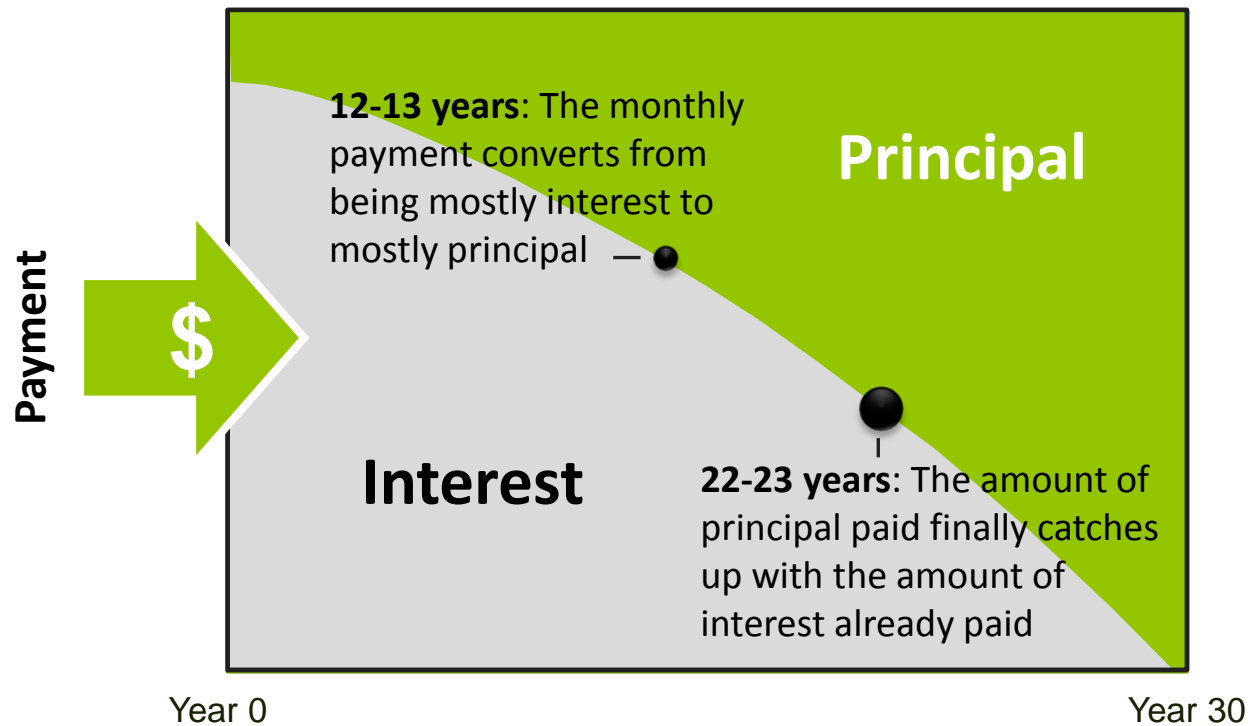
\$515,610 Total

\$215,610 Interest

- That's 71% of the principal or \$7.10 in interest for every \$10 borrowed.

U.S. Mortgage Debt and its Impact on Households

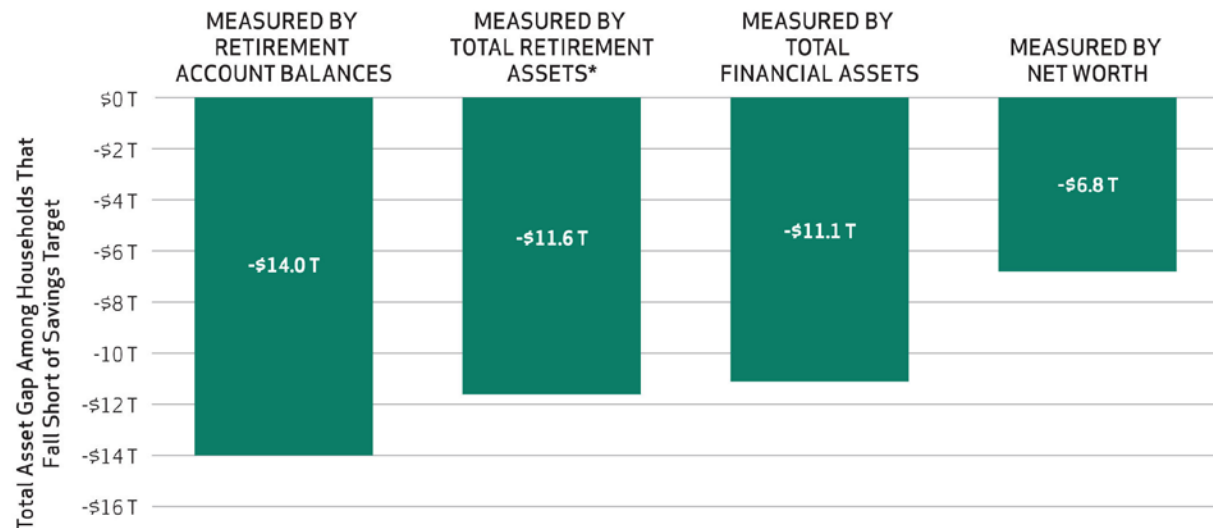
Conventional mortgage products impede progress with other financial goals





Retirement Income Crisis

Working households are \$6.8 to \$14 Trillion short of target retirement savings



* "Total Retirement Assets" measure includes retirement account balances reported in SCF and DB pension assets imputed by author.

Source: National Institute on Retirement Security - The Retirement Savings Crisis: Is it Worse Than We Think? | www.nirsonline.org

Wouldn't You Prefer to Retain More of Your Income?

Other future financial considerations:

- College tuition for your children
- Increasing health care costs
- Preparing for emergencies

Borrowers with the All In One Loan have proven to:

- Allocate **3% more** of their earnings towards retirement savings¹
- Allocate **17% more** towards cash-reserve accounts¹
- Avoid paying tens of thousands of dollars in mortgage interest
- Lower their loans principal balance by up to **12% per year**¹
- Use their home's equity dollars for unplanned expenses without being required to refinance

¹ Independent analysis of All In One Loan borrowers in 2011 provided one of CMG Financial's lending partners

What Is the All In One Loan?



3 Key Features:

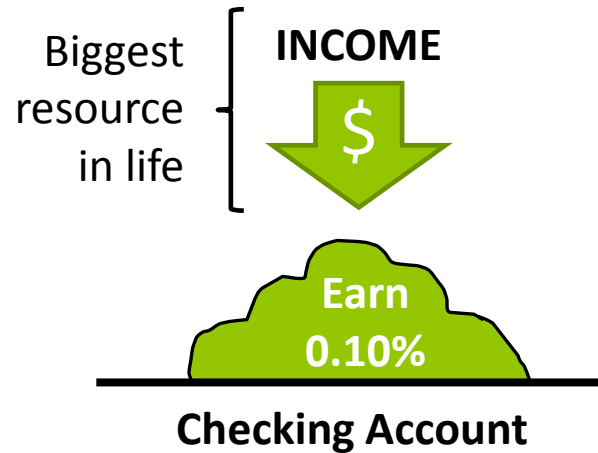
1. Applies all payments towards loan principal first
2. Computes monthly interest nightly after principal has been lowered
3. Provides personal banking features and access

It's a home loan that works like a bank account!

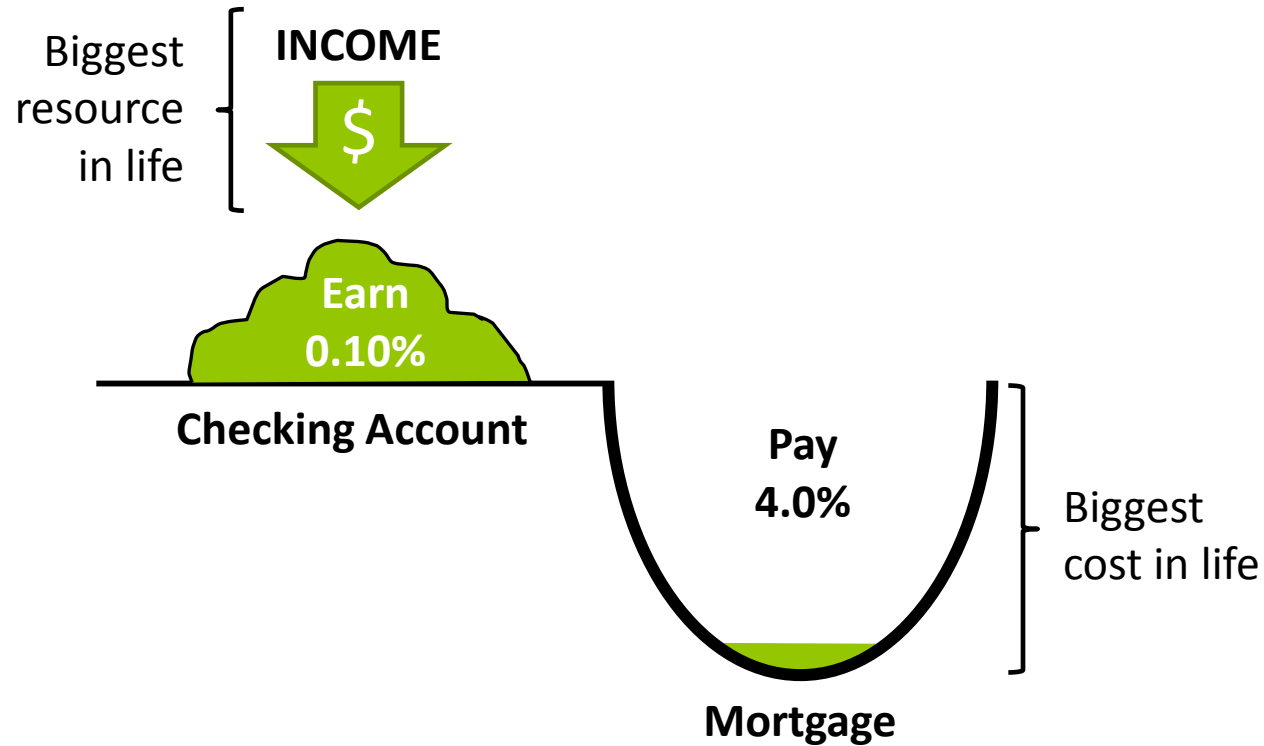
- ❖ ATM debit cards
- ❖ Checks
- ❖ Online bill-pay
- ❖ ACH Transfer



Why Does This Make Sense?



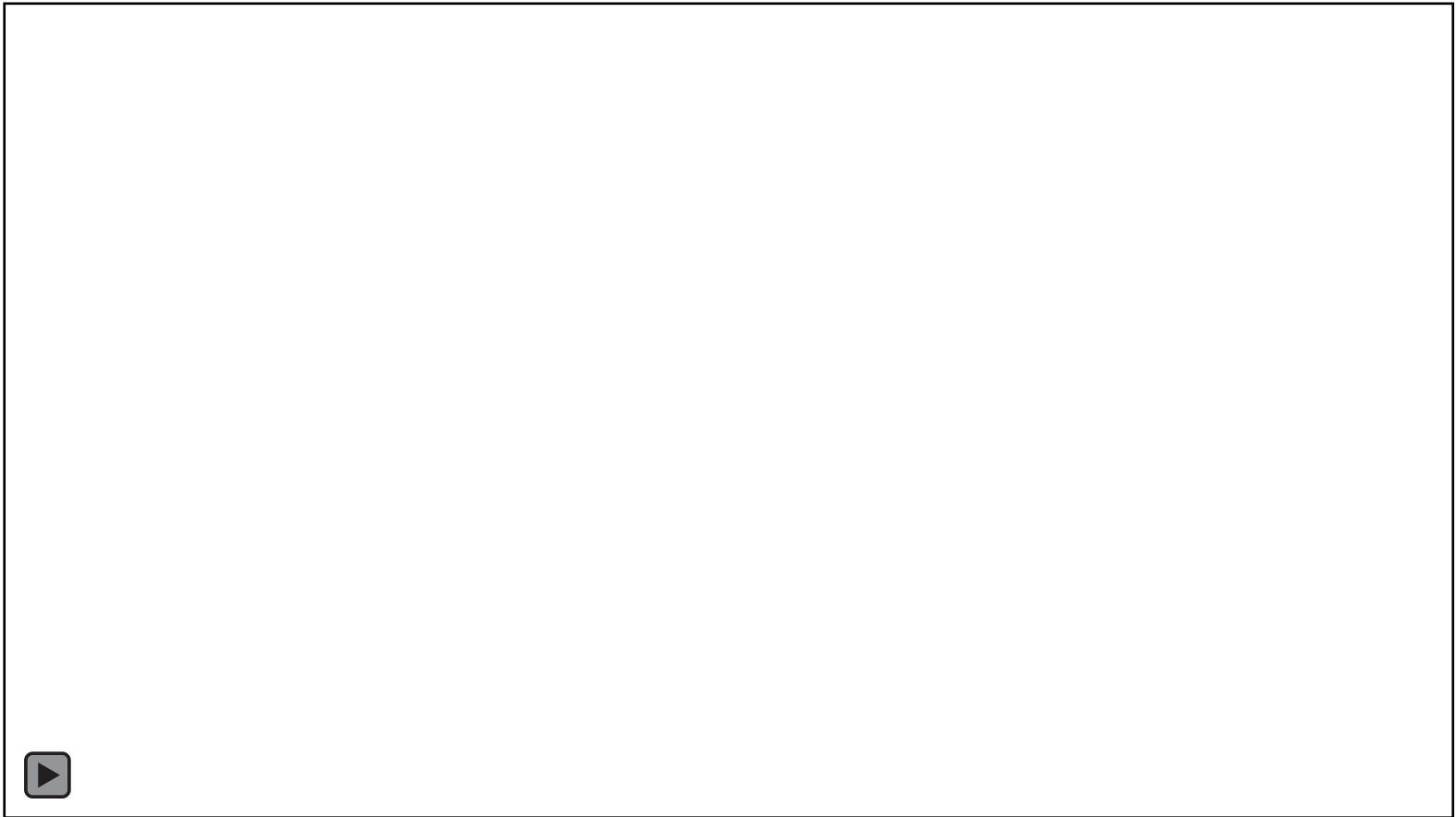
Why Does This Make Sense?



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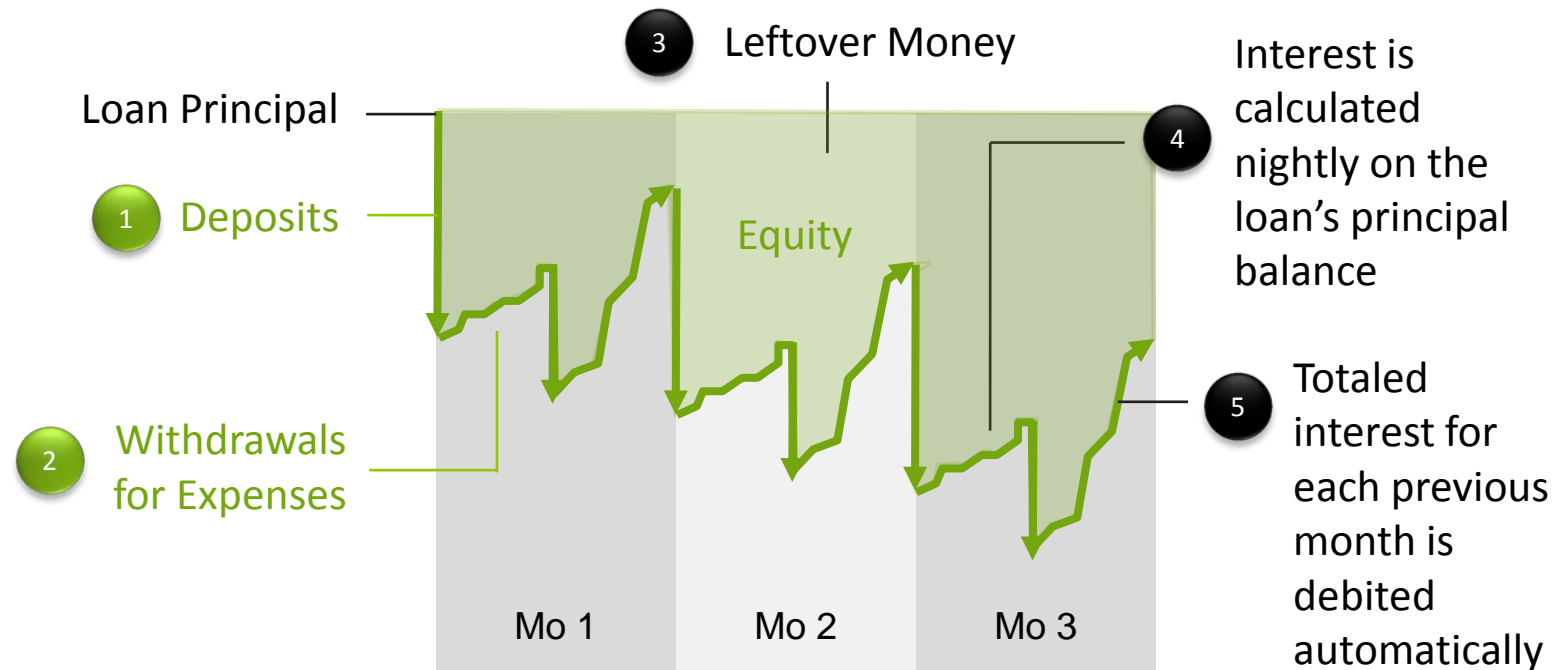
Why Does This Make Sense?



How the All In One Loan Works



Savings is accumulated daily and compounded monthly through normal deposit and withdrawal activity

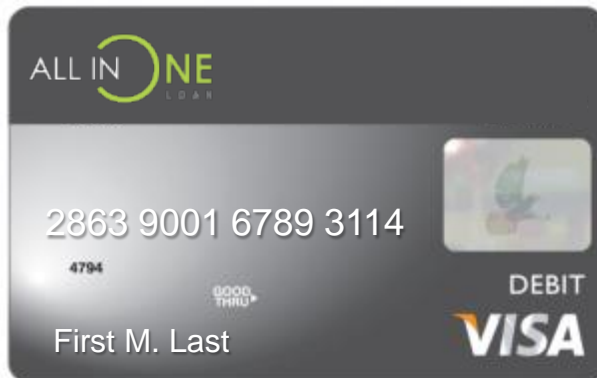


All In One Loan Features



Comes with:

- 30 year loan with 30 year access to equity dollars
- ATM POS debit cards for the borrowers
- Checks and online bill-pay
- ACH bank-to-bank transfers
- FDIC and/or NCUA insured deposits



Client Liaison and Customer Care

- Online statements
- Monthly mailed statements
- Liaison department to help answer questions during your loan



Client Presentation | 2017

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