

January 26, 2018

Client Example

DESCRIPTION	TOTAL
What you are doing currently? Based on the numbers you provided. 30 year term.	
How much principal & interest have you paid on your mortgage in 132 months? \$40,210.23	\$69,319.41
(Principal paid) \$40.210.23 Benefit!	
This is a \$109,529.64 Payout for a (Principal paid) \$40,210.23 Benefit!	
Effective interest rate is	
74.474% not 4.125% Sub-Total	\$69,319.41
How much interest does your lender want you to pay from this point on?	\$58,187.60
Using the same budget, what will you pay with the PILL Method?	
The entire cost of your loan(s) with the PILL Method Total (mortgage)	\$37,737.32

Which would you prefer?

What your lender wants you to pay!

Or

The total cost of managing your loan(s) with the PILL Method!

\$58,187.60

\$37,737.32

To pay off the entire mortgage debt of:

INTEREST SAVINGS \$25,950.28 Actual Interest to Pay \$32,237.32

\$131,000.00

To pay off the rest of your mortgage debt of: \$131,000.00

Pay off 19.1 years

Pay off 11.0 years