



PILLMETHOD

TRUST

DATE: October 12th 2015

Actual Client Example

DESCRIPTION	TOTAL
What you are doing currently?	
How much interest have you paid on your mortgage before the refinance? 10years Principal paid \$43,180.14 Effective int. rate 151.717% not 7.5%	\$231,191.46
How much interest have you paid on your mortgage since the refinance? 3months Principal paid \$1,204.24	\$2,760.92
How much interest will you pay on your mortgage in the next five years? 60 months Principal paid \$26,518.47	\$52,784.73
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> A \$278,336.76 Payout for a (Principal paid) \$44,384.38 Benefit! </div>	
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> Effective Interest Rate is 71.662% not 3.99% </div>	
Sub-Total	\$233,952.38
How much interest does your lender want you to pay from this point on?	\$200,793.30
Total	\$434,745.68
Using the same budget, what will you pay with the PILL Method?	
The entire cost of your loan(s) with the PILL Method	Total \$38,288.77

Which would you prefer?

What your lender wants you to pay!

Or

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

\$434,745.68

\$38,288.77

To pay off the entire mortgage debt of:
\$ 316,484.26

To pay off the rest of your mortgage debt of:
\$ 316,484.26

Pay off **29.8 years**

Pay off **5.2 years**

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