



YFB Debt Management Analysis

Prepared For

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Prepared By

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Initial Information & Current Debt Analysis - 2

Initial Data, Assumptions & Options

Illustration Information

Analysis Date: 06/29/2018
Description: \$250 Monthly

Representative Information

Angel Gonzalez
Authorized YFB® Rep

Client Details / Significant Ages & Dates

Name: Client
Date of Birth: 11/19/1973
Illustrate to Age: 74

Spouse Details / Significant Ages & Dates

Name: (no spouse noted)
Date of Birth:

Other Account Information

Redirected Funds: 250 / Mth (First Year Monthly)

Current Debt Summary Over 23.1 Years

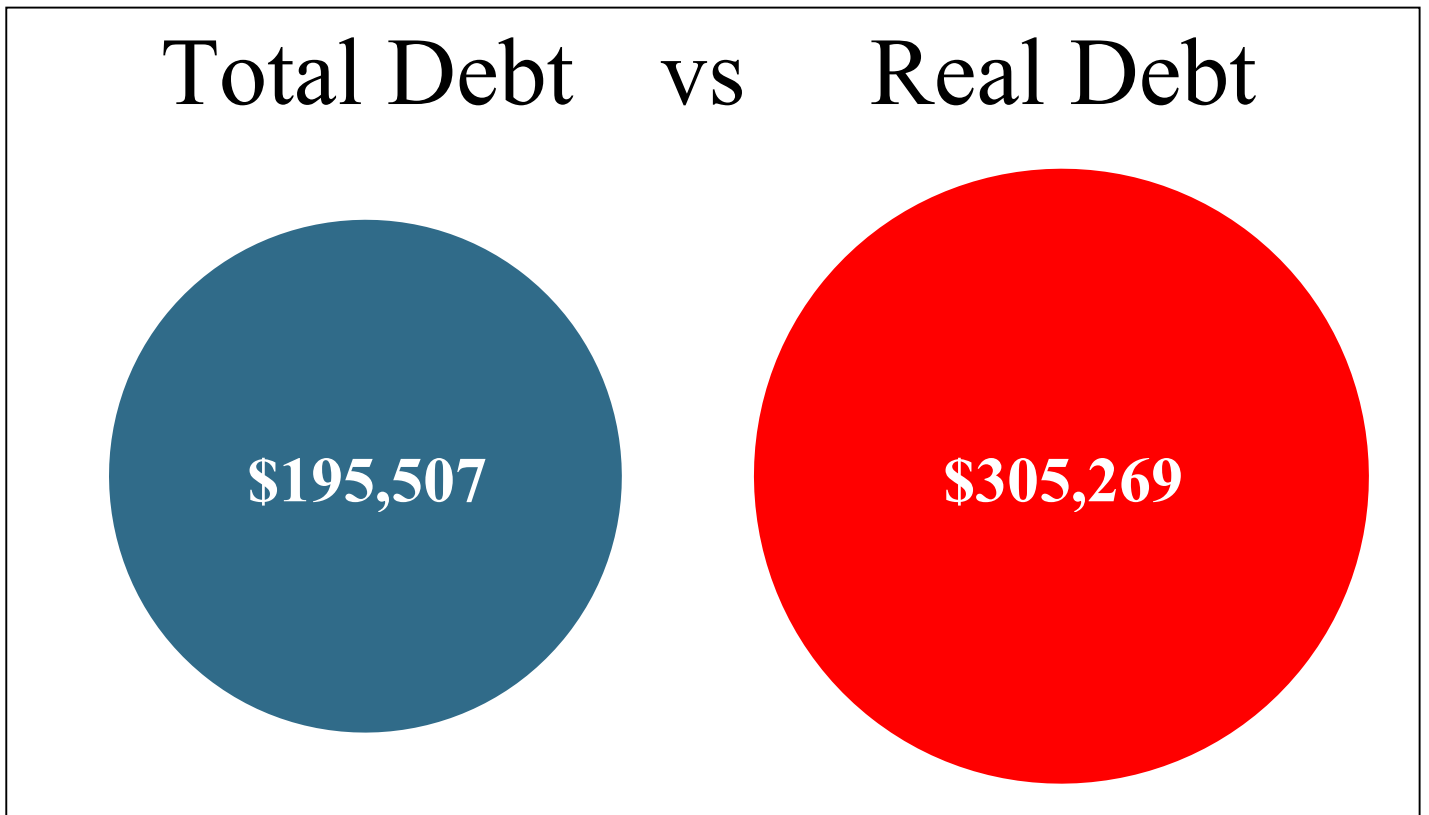
Year	Last Pmt Date	Total Payments	Debt / Description	% Rate	Current Balance	Monthly Payment	Interest Expense	Payments	Ending Balance
0.3	09/2018	3.96	TJ Maxx	28.49%	187	50	11	198	0
1.1	07/2019	13.01	Regions Loan	14.74%	2,546	213	225	2,771	0
1.3	09/2019	15.93	Nordstrom	19.65%	7,240	520	1,044	8,284	0
1.5	12/2019	18.02	Capital One MC	24.40%	748	50	153	901	0
1.8	03/2020	21.50	Bank of America	22.49%	439	25	99	538	0
2.4	11/2020	29.04	CareCredit	26.99%	5,098	241	1,901	6,999	0
2.8	03/2021	33.84	Amazon	27.49%	818	35	366	1,184	0
3.0	05/2021	35.43	Regions Visa	0.00%	2,976	84	0	2,976	0
3.6	01/2022	43.09	Personal Residen	4.50%	41,727	1,051	3,540	45,267	0
3.7	02/2022	44.76	Saks	25.40%	1,897	66	1,057	2,954	0
5.3	09/2023	63.57	Chase Visa	16.74%	2,854	68	1,469	4,323	0
5.4	10/2023	64.30	Walmart MC	24.15%	3,302	92	2,614	5,916	0
5.7	02/2024	68.36	Citibank MC	24.49%	3,742	102	3,231	6,973	0
5.8	04/2024	70.00	Bank of America	0.00%	7,000	100	0	7,000	0
7.2	08/2025	86.81	Amex Credit Lin	21.00%	10,139	228	9,654	19,793	0
7.8	03/2026	93.79	Discover 5500	24.49%	5,329	128	6,676	12,005	0
8.4	11/2026	101.26	Amex Credit Lin	21.00%	6,950	147	7,935	14,885	0
17.0	06/2035	204.49	Line of Credit	6.00%	89,000	696	53,325	142,325	0
23.1	07/2041	277.48	Discover 4000	24.49%	3,515	72	16,464	19,979	0
23.1	07/2041	277.48	Totals ==>		195,507	3,968	109,762	305,269	0

Current Debt Summary

Current Debt Totals

Total Number of Years:	23.1
Total Debt:	\$195,507
Total Interest Paid:	\$109,762
Real Debt:	\$305,269

Current Debt Summary - 30 Year Graph



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Debt Analysis with YFB

Current Debt Plan Payoff Years: **23.1**

YFB Debt Plan Payoff Years: **4.9**

Interest Saved: **\$60,542**

Debt Analysis with YFB

Year	Last Payment Date	Total Payments	Debt / Description	% Rate	Balance	Monthly Payment	Payoff	Rollup Deposit
0.17	08/2018	2.00	TJ Maxx	28.49%	187	50	95	50
0.42	11/2018	5.00	Bank of America MC	22.49%	439	25	352	75
0.75	03/2019	9.00	Capital One MC	24.40%	748	50	409	125
1.08	07/2019	13.00	Amazon	27.49%	818	35	575	160
1.08	07/2019	13.01 *	Regions Loan	14.74%	2,546	213	2,771	373
1.25	09/2019	15.00	Saks	25.40%	1,897	66	1,447	439
1.25	09/2019	15.93 *	Nordstrom	19.65%	7,240	520	8,283	959
1.92	05/2020	23.00	Chase Visa	16.74%	2,854	68	2,096	1,027
2.08	07/2020	25.00	Regions Visa	0.00%	2,976	84	876	1,111
2.17	08/2020	26.00	Walmart MC	24.15%	3,302	92	2,441	1,203
2.25	09/2020	27.00	Discover 4000	24.49%	3,515	72	3,506	1,275
2.34	10/2020	28.00	Citibank MC	24.49%	3,742	102	2,787	1,377
2.42	11/2020	29.00	CareCredit	26.99%	5,098	241	9	1,618
2.50	12/2020	30.00	Discover 5500	24.49%	5,329	128	4,544	1,746
2.83	04/2021	34.00	Amex Credit Line #2	21.00%	6,950	147	5,785	1,893
3.08	07/2021	37.00	Bank of America	0.00%	7,000	100	3,300	1,993
3.17	08/2021	38.00	Amex Credit Line	21.00%	10,139	228	7,443	2,221
3.25	09/2021	39.00	Personal Residence	4.50%	41,727	1,051	4,257	3,271
4.91	05/2023	59.00	Line of Credit	6.00%	89,000	696	71,825	3,967
4.91	05/2023	59.00	Totals ==>		195,507	3,968	122,801	3,967

* Debt is paid off on its normal payment schedule before YFB can be used to complete its payoff.