

NATIONS HOME FUNDING

I N C O R P O R A T E D

October 22, 2002

Fred Flinstone
1918 Bedrock Place
Bedrock, CA 90210

Dear Fred,

Many homeowners take income tax benefits of ownership for granted when they purchase a new home. Getting an accurate idea of your prospective tax situation is an important element of the financial plan – our Financial Blueprint for your new purchase.

Nations Home Funding's Move-Up Tax Analysis offers an estimate of changes to your tax situation from the purchase of a new home based on a line-by-line comparison with your previous tax statement. This analysis is intended only to give you information useful to planning your home purchase.

Last year you reported a refund of:	\$430.00
The new home you are considering would mean an estimated refund of:	\$4,124.55
The total added tax benefit this new house provides you is:	\$3,694.55
The monthly cash flow you gain from this tax benefit is:	\$307.88

The attached worksheets detail the analysis that determined the benefits as cited above. I am looking forward to helping you complete your Financial Blueprint.

Yours to Count On!

Don L. Newman

Don L. Newman
Certified Mortgage Analyst

The Move-Up Tax Analysis is an estimate based on your most recent IRS tax filing. The program has been validated by a CAP, however individual circumstances vary. This report is not intended to provide specific tax accounting information. Information herein and changes to withholding you may plan should be verified with a qualified tax accountant.

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