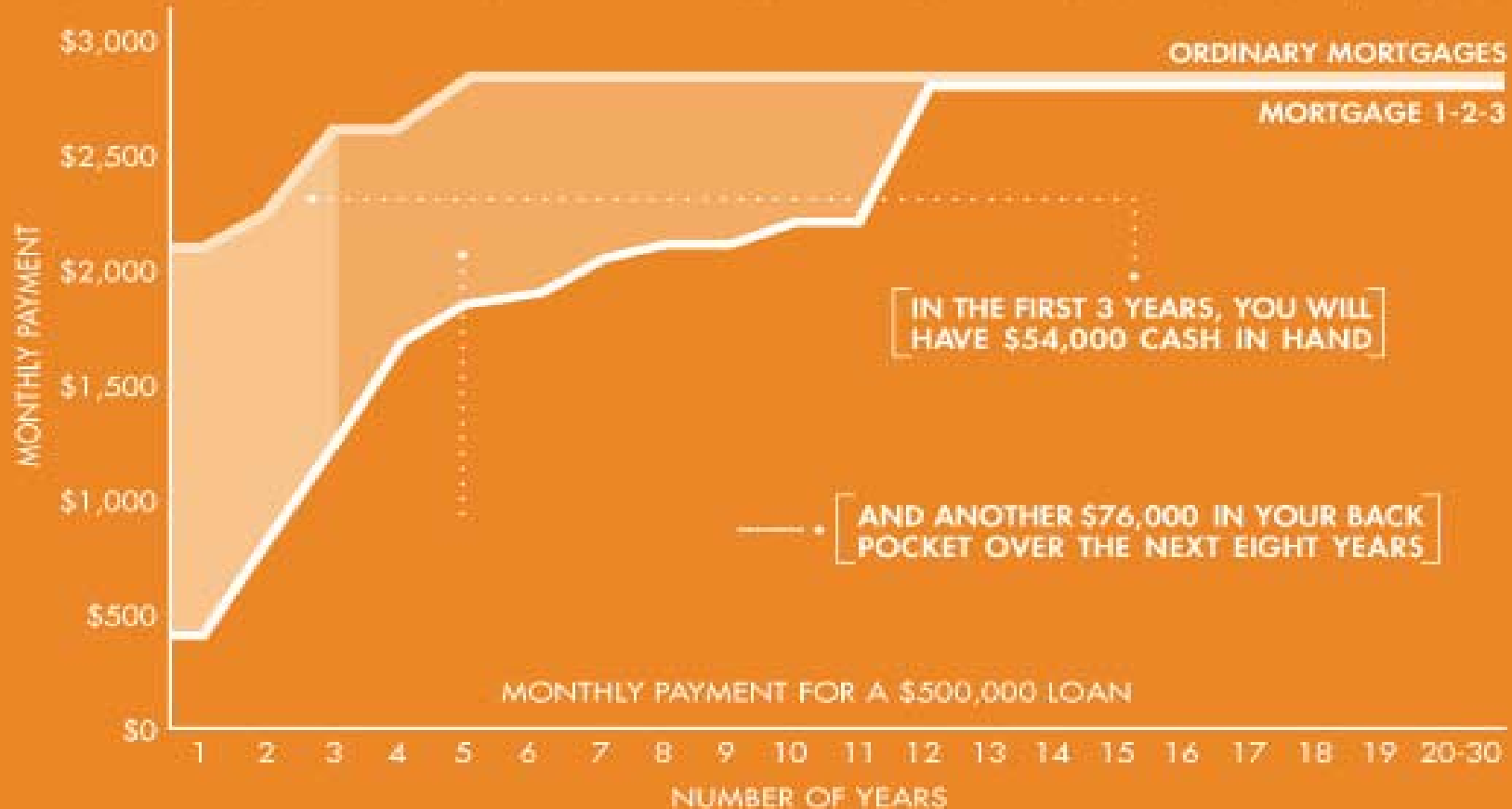


# Appendix

FOR THE FIRST 3 YEARS, YOU SERVICE ONLY THE INTEREST ON YOUR LOAN WHICH GIVES YOU AN ADDITIONAL AND MUCH-WELCOMED CASHFLOW OF \$54,000.



YEAR	INTEREST RATE		MONTHLY PAYMENT		YEARLY INTEREST EXPENSE	
	DBS	COMPETITOR*	DBS	COMPETITOR*	DBS	COMPETITOR*
1	1.00%	3.00%	417	2,109	5,000	13,572
2	2.00%	3.50%	833	2,246	10,000	16,929
3	3.00%	4.75%	1,250	2,609	15,000	22,527
4	3.00%	4.75%	1,689	2,609	14,927	22,101
5	3.50%	5.50%	1,841	2,839	17,236	25,090
6	3.50%	5.50%	1,898	2,839	17,052	24,583
7	4.00%	5.50%	2,048	2,839	19,266	24,048
8	4.00%	5.50%	2,120	2,839	19,034	23,483
9	4.00%	5.50%	2,120	2,839	18,773	22,886
10	4.00%	5.50%	2,224	2,839	18,478	22,255
11	4.00%	5.50%	2,224	2,839	18,144	21,589
12	4.00%	5.50%	2,815	2,839	17,664	20,885
13-30	4.00%	5.50%	2,815	2,839	174,971	198,545
<b>TOTAL</b>					<b>365,546</b>	<b>458,495</b>

WITH MORTGAGE 1-2-3, THE TOTAL INTEREST SAVINGS OVER A 30-YEAR LOAN PERIOD IS A STAGGERING **\$93,000**. \* AVERAGE CURRENT COMPETITOR HOUSING LOAN RATES FROM YEAR 2/3.

- Reduce monthly payment by as much as 80%
- Save on interest over 3 years by as much as \$20,000
- Over 11 years, can save more than \$60,000 on interest
- Gradual increase of monthly payment with no pronounced increment