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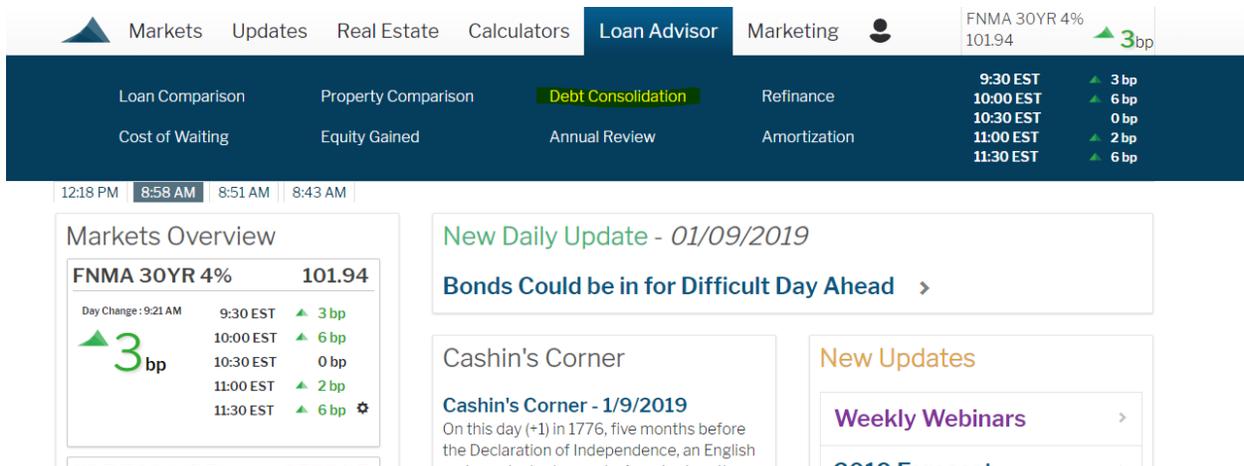
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egut@allwestern.com *****

*Credentials are case sensitive [Forgot your password?](#)

HOVER on LOAN ADVISOR and CLICK ON DEBT CONSOLIDATION



Markets Updates Real Estate Calculators **Loan Advisor** Marketing

FNMA 30YR 4% 101.94 ▲ 3bp

Loan Comparison	Property Comparison	Debt Consolidation	Refinance	9:30 EST ▲ 3 bp
Cost of Waiting	Equity Gained	Annual Review	Amortization	10:00 EST ▲ 6 bp
				10:30 EST 0 bp
				11:00 EST ▲ 2 bp
				11:30 EST ▲ 6 bp

12:18 PM 8:58 AM 8:51 AM 8:43 AM

Markets Overview

FNMA 30YR 4% 101.94

Day Change: 9:21 AM ▲ 3 bp

9:30 EST ▲ 3 bp
10:00 EST ▲ 6 bp
10:30 EST 0 bp
11:00 EST ▲ 2 bp
11:30 EST ▲ 6 bp

New Daily Update - 01/09/2019

Bonds Could be in for Difficult Day Ahead >

Cashin's Corner

Cashin's Corner - 1/9/2019

On this day (+1) in 1776, five months before the Declaration of Independence, an English

New Updates

Weekly Webinars >

2019 Forecast

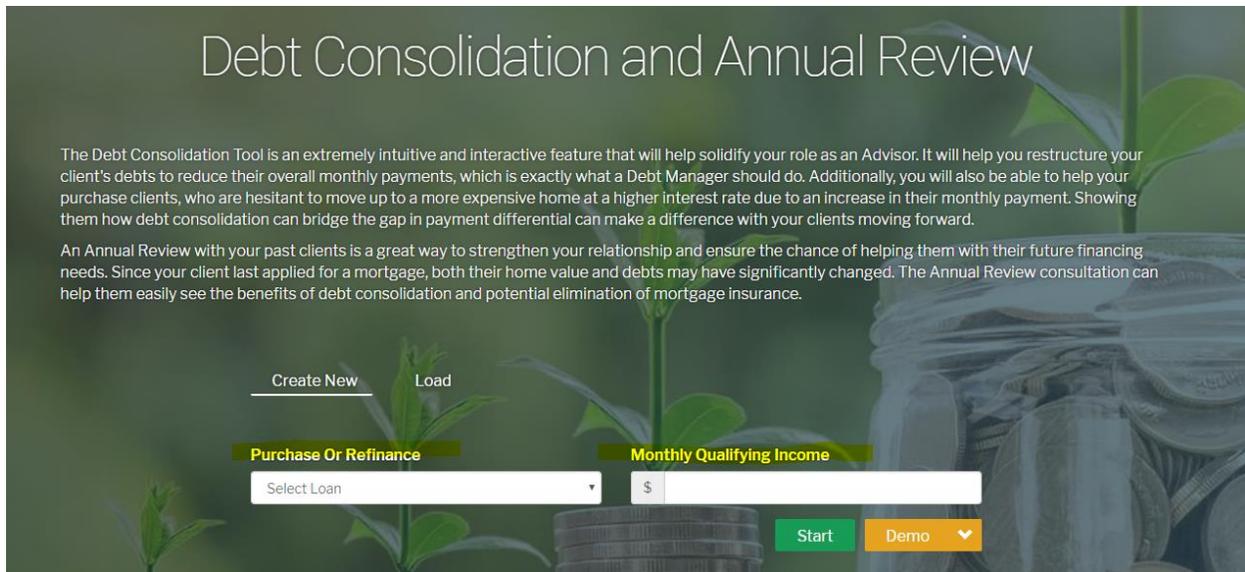
From this page you can load a saved Debt Consolidation Review or Create a NEW one.

SELECT REFINANCE and INPUT INCOME – CLICK START

Debt Consolidation and Annual Review

The Debt Consolidation Tool is an extremely intuitive and interactive feature that will help solidify your role as an Advisor. It will help you restructure your client's debts to reduce their overall monthly payments, which is exactly what a Debt Manager should do. Additionally, you will also be able to help your purchase clients, who are hesitant to move up to a more expensive home at a higher interest rate due to an increase in their monthly payment. Showing them how debt consolidation can bridge the gap in payment differential can make a difference with your clients moving forward.

An Annual Review with your past clients is a great way to strengthen your relationship and ensure the chance of helping them with their future financing needs. Since your client last applied for a mortgage, both their home value and debts may have significantly changed. The Annual Review consultation can help them easily see the benefits of debt consolidation and potential elimination of mortgage insurance.



You will be taken to the first data input screen. Enter all of the CURRENT PROPERTY Information. Some of the info fields will auto populate/estimate.

Current Property

Original Purchase Price:

State:

County:

Purchase Year:

Purchase Month:

Estimated Home Value:

Annual Property Tax:
Effective Tax Rate: 1.02%

Monthly Home Insurance:

Monthly Association Fee:

Type	Balance	Payment	Actions
Current Value	\$667,740		
Loan Amount (Balance)	\$0	\$3,000	
Equity	\$667,740		
Rate	0%	5%	
Total			

Next, you will need to populate the data for the CURRENT LOAN on the property. Then you will CLICK "Calculate Monthly Payment & Loan Balance"

Current Loan

Original Loan Amount:

Rate: %

Term: Yrs

Monthly Mortgage Ins:

Type	Balance	Payment	Actions
Current Value	\$667,740		\$667,740
Loan Amount (Balance)	\$0		\$3,000
Equity	\$667,740		\$664,740
Rate	4.75%		5%
Total			

You will see this data appear. Once the information you populated is accurate click on CONTINUE.

Current Loan

Original Loan Amount:

Rate: %

Term: Yrs

Monthly Mortgage Ins:

Monthly Payment:
Principal, Interest, and MI

Loan Balance:

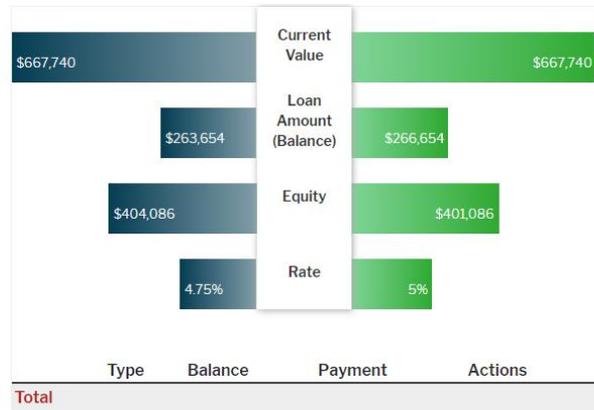
Type	Balance	Payment	Actions
Current Value	\$667,740		\$667,740
Loan Amount (Balance)	\$263,654		\$266,654
Equity	\$404,086		\$401,086
Rate	4.75%		5%
Total			

This next screen is where you populate the DEBT the customer currently has. After you input each debt click SAVE DEBT not CONTINUE. Do not click CONTINUE until all debt has been populated.

Current Debts & Obligations

Debt Name: Type:

Balance: Monthly Payment:



	Type	Balance	Payment	Actions
Vehicle Loan	Installment	\$15,000	\$650	
Personal Loan	Installment	\$7,500	\$350	
Visa	Revolving	\$5,000	\$250	
Mastercard	Revolving	\$8,500	\$350	
Child Support	Other	\$0	\$520	
Total		\$36,000	\$2,120	

After you have entered all the debt the system will generate these numbers. This will give you the guiderails for the Proposed Loan for the customer. You can change the Proposed Loan data to match what you were considering. (For Example – I have increased the LTV to 80% and the rate to 5.125%)

Qualifying Ratios

Current Front Ratio 20%

Current Back Ratio 32%
Back-End limit has been exceeded!
45%
43%

Max Front Ratio %

Max Back Ratio %

Proposed Loan

LTV Limit: %

Loan Program:

Loan Type:

Term: Yrs

Interest Rate: %

Closing Costs:

\$667,740	Current Value	\$667,740
\$263,654	Loan Amount (Balance)	\$266,654
\$404,086	Equity	\$401,086
4.75%	Rate	5.125%

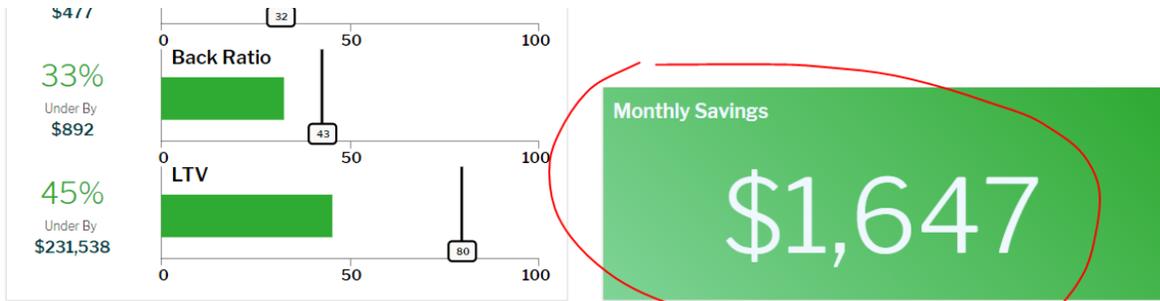
	Type	Balance	Payment	Actions
Vehicle Loan	Installment	\$15,000	\$650	
Personal Loan	Installment	\$7,500	\$350	
Visa	Revolving	\$5,000	\$250	
Mastercard	Revolving	\$8,500	\$350	
Child Support	Other	\$0	\$520	
Total		\$36,000	\$2,120	

Calculate

Once you click CALCULATE it will take you to the next screen. ON this screen you can flag which debts to include in this debt consolidation estimate by click on the checkmark next to each debt.

	Type	Balance	Payment	Actions
Vehicle Loan	Installment	\$15,000	\$650	<input checked="" type="checkbox"/> Include?
Personal Loan	Installment	\$7,500	\$350	<input checked="" type="checkbox"/>
Visa	Revolving	\$5,000	\$250	<input checked="" type="checkbox"/>
Mastercard	Revolving	\$8,500	\$350	<input checked="" type="checkbox"/>
Child Support	Other	\$0	\$520	
Total		\$36,000	\$2,120	
Included		\$0	\$0	<input type="button" value="Select All"/> <input type="button" value="Deselect All"/>

As you select different debts to include you will see thee numbers will auto adjust. This is what you will be showing to the costumer.



	Type	Balance	Payment	Actions
Vehicle Loan	Installment	\$15,000	\$650	Included
Personal Loan	Installment	\$7,500	\$350	
Visa	Revolving	\$5,000	\$250	
Mastercard	Revolving	\$8,500	\$350	
Child Support	Other	\$0	\$520	
Total		\$36,000	\$2,120	
Included		\$36,000	\$1,600	<input type="button" value="Select All"/> <input type="button" value="Deselect All"/>

Investment of Savings		Results At End of New Loan	
Debt Savings Toward Additional Principal Payment	\$1,647	Interest Savings	\$55,552
Number of Payments Reduced	243	Increase in Net Worth	\$248,870
New Loan Term	9 yrs 9 mo		

Once you have completed the Debt Consolidation scenario you have the option to SAVE, EMAIL and PRINT. Using these options.

Monthly Savings

\$1,647

Payment	Actions
\$650	Included
\$350	
\$250	
\$350	
\$520	
\$2,120	
\$1,600	Select All Deselect All



-
-
-
-

Results At End of New Loan

17	Interest Savings	\$55,552
9 mo	Increase in Net Worth	\$248,870

Save Comparison

Name

Save

X

Share Scenario

Use this link to share this scenario:

<http://mbshighway.com/view/62x-dc>

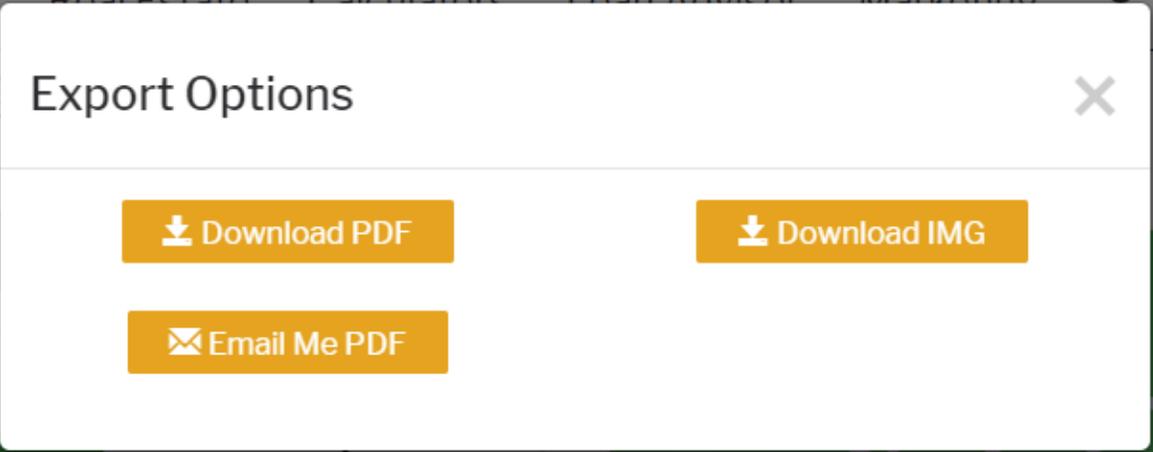
 Copy Link

Recipient Name:

Email Address:

Email Scenario

Close



The image shows a screenshot of a web application with a modal dialog box titled "Export Options". The dialog box is white with a grey border and a close button (X) in the top right corner. It contains three orange buttons with white text and icons: "Download PDF" (with a download icon), "Download IMG" (with a download icon), and "Email Me PDF" (with an envelope icon). The background of the web application is partially visible, showing a navigation menu with items like "Real Estate", "Calculators", "Loan Advisor", and "Marketing".

There are many ways for you to show this final information to your customer.

