ALL IN ONE LOAN™

General Description & Terms

DESCRIPTION

The *All In One Loan*, pioneered by CMG Financial (dba CMG Home Loans) in June 2005, is a first lien home equity line of credit (HELOC) with an integrated checking account. Drawing inspiration from successful programs in Western Europe, Canada, New Zealand, Australia, and other nations, the *All In One Loan* empowers borrowers to engage with their mortgage debt and home equity by using their regular banking activities.

This approach enables them to assert greater control over their total interest expense and payoff timing, with the added advantage of accessing funds typically locked within a traditional mortgage. The linked-checking account, a demand deposit processing account (DDA) insured by the FDIC, facilitates seamless financial management, offering borrowers a suite of features including ATM-VISA POS cards, bill-pay, checks, domestic and international ACH and wire transfers, direct payroll, and mobile deposit capabilities. The standard *All In One Loan* program sweeps deposits nightly and automatically to the HELOC's unpaid principal balance, while the Texas Homestead *All In One Loan* program keeps deposits in the checking account for the borrower to use for near-term expenses and the option to manually transfer any portion of funds not needed to the HELOC seamlessly to comply with Texas state Constitutional A6 Rules.

The HELOC serves as a flexible storage facility for idle income dollars. *All In One Loan* interest accrues daily based on the unpaid principal balance after all credits (deposits/transfers) and debits (spending/advances) then totals once the monthly billing period ends. Interest payments are automatically drafted from available credit on the 21st of each new month for the standard program, and paid by borrowers from their *All In One Loan* checking account for the Texas Homestead program. In addition to the standard and TXHS programs, CMG offers an AIO-1XC (one-time close) Construction program to finance new, ground-up home builds.

A Smarter Loan for the Home.

Secured banking access to control your mortgage balance and manage your bills.

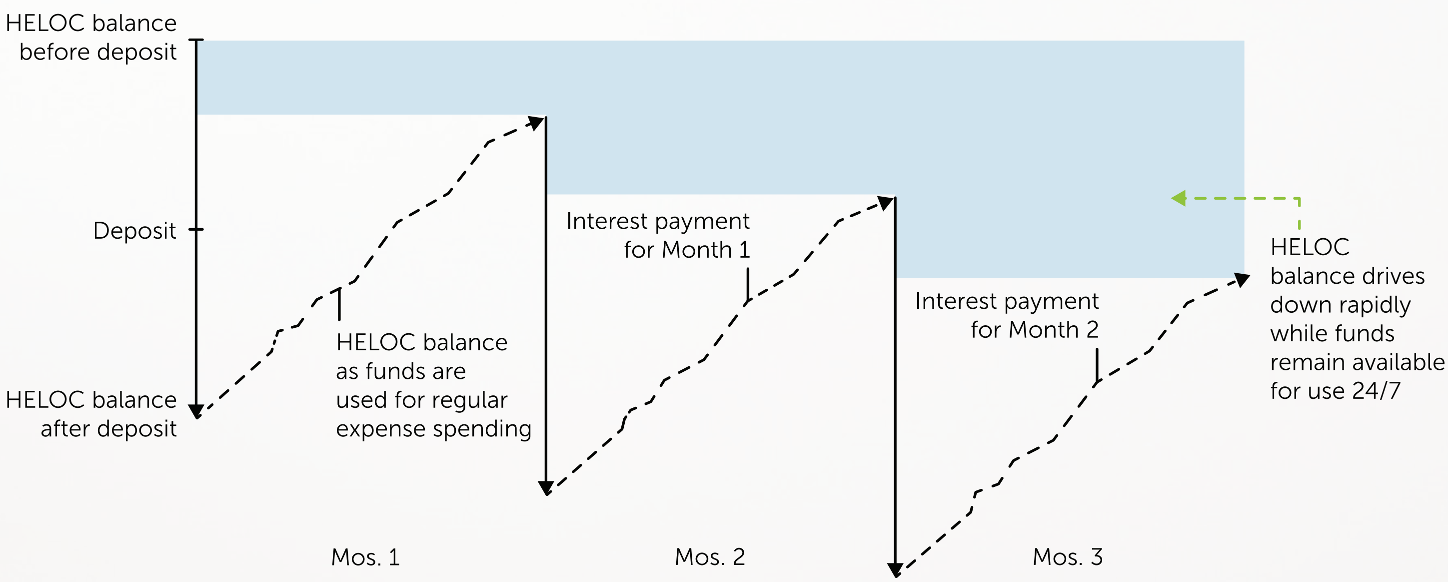
	Feature	Description
Servicer	Bank Details	CMG partners with a group of FDIC regulated national banks to service customer accounts. Selection occurs during the application process and detailed in the final closing document package
General Features	Online Banking, Bill-Pay & External Account Link	Included
	Monthly Statements	Available for download online or by mail
	QuickBooks	Transaction History can be downloaded from your *All In One Loan* account portal and uploaded into QuickBooks manually. **All In One Loan* account does not have direct integration into QuickBooks.
	Direct Deposit & Mail Check	Included
Mobile	Mobile Banking App	Included
	Mobile Deposit & Alerts	Included
Point of sale (POS) - VISA®	ATM/Point of Sale (POS) Cards	ATM-Debt VISA® cards are issued to all borrowers automatically and non-borrowing authorized users can be added
	ATM Cash Withdrawal Limit	$1,000 per day, per card
	ATM Fees	None (3rd party bank fees are eligible for reimbursement)
	Visa Purchase Limitation	$2,500 to $5,000 per day
Checks	Personal Checks	Checks can be ordered once the account is activated once the loan has funded
	Check Order Fee	Standard fees — varies by type
	Cashiers-checks	Available
Electronic Transfers	Incoming ACH Transfer	Included
	Outgoing ACH Transfer	Included
	Incoming & Outgoing Domestic Wire Transfer	Incoming: Included Outgoing: Included (Limited to available credit, standard fees may apply)
	Outgoing International Wire Transfer	Included (Limited to available credit, standard fees may apply)
Fee	Annual Fee	State specific (Ask your Loan Officer)

BENEFITS

Traditional lending structure was developed during a bygone era that no longer aligns with the modern consumer's diversified financial needs. For those actively participating in the housing market and for those looking to enter it, the *All In One Loan* changes the mortgage from a slow, rigid payment plan, to an efficient dynamic tool. Without requiring a change in household budget, the *All In One Loan* helps borrowers safely accelerate payoff, improve their equity position more rapidly than market appreciation and dramatically lower their total interest expense, with less dependency on lower interest rates.

EXAMPLE

Funds previously budgeted for monthly mortgage payments & any leftover discrentionary income, such as emergency reserves, naturally remain in the HELOC & serve to compound interest savings month-over-month at the rate of the loan.



INTEREST RATES

The interest rate the borrower pays is based on the One-Year Constant Maturity Treasury Rate (1-Yr. CMT) index and a margin of the borrower's choosing. The margin remains fixed once locked and options begin at 2.500%. The index is updated once monthly on the first calendar day of each new billing period. Introductory fixed-rate terms have also been available in previous years and may be offered again.

CREDIT LINE TERMS

STANDARD PROGRAM

- 360-month maturity
- 30-year draw
- Initial credit limit remains unchanged for 10 years, then diminishes by 1/240th each month for the remaining 20 years.

TEXAS HOMESTEAD PROGRAM

- 360-month maturity
- 25-year draw
- Initial credit limit remains unchanged for 10 years, then diminishes by 1/240th each month for the remaining 15 years.
- If a principal balance is owed after 300 months, the remaining balance is due in equal installments paid over the remaining 60 months.

1XC CONSTRUCTION PROGRAM

- 360-month maturity
- 30-year draw
- Initial credit limit remains unchanged for 10 years, then diminishes by 1/240th each month for the remaining 20 years.

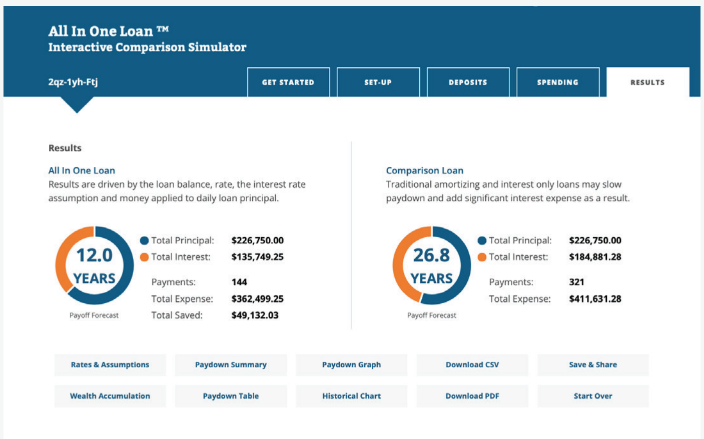
QUALIFYING

Guidelines align with FNMA manual underwriting standards, supplemented by product-specific allowances historically favorable for good savers. Presently, credit terms require a minimum FICO score of 700, a maximum debt-to-income ratio of 43%, and a minimum reserve requirement of 10% of the line of credit amount. The qualifying payment used for underwriting is based on the initial interest rate (1-Yr. CMT + margin) and the total HELOC loan amount amortized for 30 years.

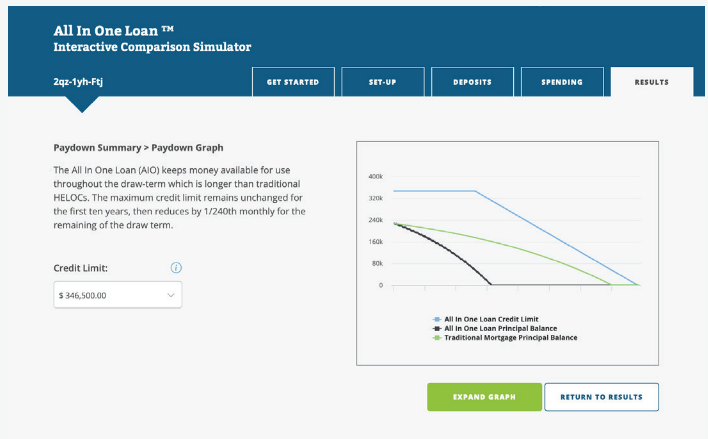
INTERACTIVE SIMULATOR

Every applicant scenario undergoes meticulous analysis for net tangible financial benefit via the *All In One Loan* Interactive Comparison Simulator (www.allinoneloan.com/#calculator). This simulator assesses potential savings as well as wealth accumulation opportunities compared to a traditional forward amortizing mortgage, incorporating a series of conservative assumptions to stress-test suitability by default. Typically, households with robust positive cash flow and at least 10% residual income make ideal candidates for *All In One Loan* financing.

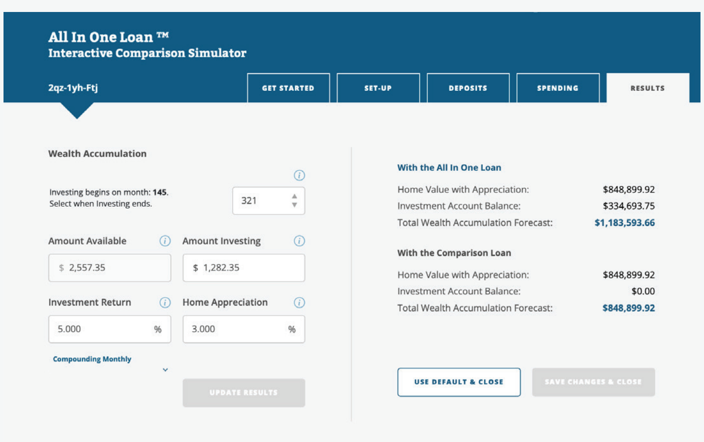
SIDE-BY-SIDE RESULTS



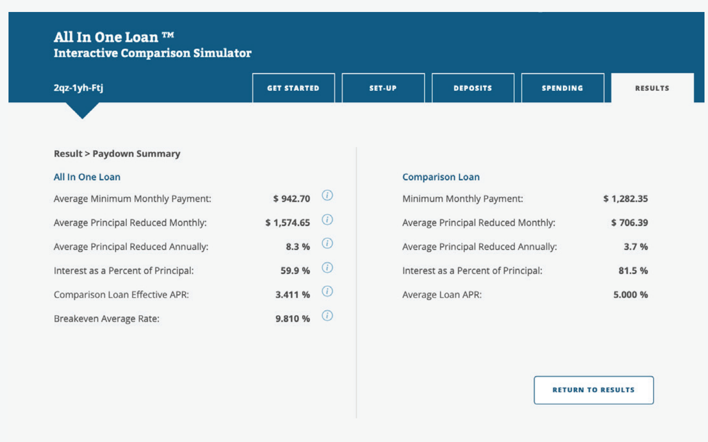
PAYDOWN PROGRESS GRAPH



PAYDOWN SUMMARY DETAILS



WEALTH ACCUMULATION ANALYSIS



Comparison of an existing 30-year fixed rate mortgage with a 5.000% interest rate, in place for 39 months with a $226,750 balance still owed. This analysis uses a margin of 3.500% for the All In One Loan over the current index of 5.000% and a future rate-trend assumption that keeps the index at the current level, resulting in a potential savings of $49,132.03 in interest and 177 months, as well as an overall increase in total wealth accumulation, compared to the traditional mortgage.

REQUIRED MLO CERTIFICATION

Loan Officers must complete an online product certification course before originating an *All In One Loan.* This process enhances product and industry knowledge and increases ability to identify suitable candidates.

QUALITY ASSURANCE

Prior to issuing loan documents and funding, a Quality Assurance call is conducted with each *All In One Loan* applicant to ensure accuracy and comprehension. This additional step mitigates potential borrower confusion and helps set expectations with the closing and account activation process, as well as best practices for use. CMG prioritizes client satisfaction, financial benefit, and loan performance.

HISTORICAL PERFORMANCE

The *All In One Loan* continues to set records with historical performance with zero defaults. CMG's commitment to consumer education diminishes institutional risk and garners favor among fiduciaries aiming to mitigate unnecessary mortgage interest expenses and foster greater financial security for their clients.

LOAN CHARACTERISTICS	
Average Initial Draw Amount	$429,018
Average Loan (Line) Amount	$523,574
Average Initial Utilization	82%
Average Age Borrower	50
Average Annual Income	$245,256
Average Documented Assets	$307,905
Average FICO	766
Average DTI	33%
Average LTV (Line-To-Value)	74%
Percent Owner Occupied	83%
Percent Second Home	7%
Percent Investment Property	10%
Percent Purchase	36%
Percent Refinance	64%

Data based on production 1/1/18 to 12/31/23, 8,329 loans, $4,360,846,755 in volume.

WHAT CUSTOMERS ARE SAYING

> We are making more than we're spending and that is just driving the debt down. We ended up with our dream home that we've renovated, plus a second beach home, all because of the All In One.

DEAN A., CUSTOMER

> You don't pay your bills all in one day, so that money sits in your regular checking account earning no interest at all. But if you put it into your mortgage, you are buying the mortgage principal down. Every day that the money sits in there you are paying less.

JENNIFER D., CUSTOMER

> We are going to save a lot of money on interest. The most significant savings is that we will pay-off our mortgage so much faster and that will open up our financial picture tremendously giving us the opportunity to even retire sooner than expected.

ELLEN O., CUSTOMER