

Here's an comparison over 3 years between a typical Tracker Mortgage and the 3D currency management programme



Standard Mortgage

3D Currency mortgage

Interest Only Mortgage Comparison

Loan information

Borrowing Requirement	£500,000
Product fee	£2,000
Total Loan required	£502,000

Borrowing requirement	£500,000
Bank set up fee	£7,500
Total Loan required	£507,500

Margin and charges

Bank set up fee	1.50%
Bank (Libor (L) / Base (B))	B
Bank Margin	1.50 %
Management Fee per annum	1 %

Type Of Mortgage For Comparison

3D-CM Performance

Base + Margin	1 Margin of	1.25 %
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3D-CM Debt Reduction	5 %
3D-CM Interest Saving	1 %

At The End Of Year Three

At The End Of Year Three

With an interest only mortgage	£502,000
Total interest payable	£94,439
Mortgage Balance plus total paid over 3 yrs	£596,439

With a 3D currency mortgage	£450,380
Total interest payable	£81,709
Annual Management Fee	£14,494
Mortgage Balance plus total paid over 3 yrs	£546,584
Physical Net saving * over three years	£49,855

Future LIBOR rates will be extrapolated from the Short Sterling Interest rate futures curve out to 3 years Duration
 Base rates will be approximated through a 'best fit' to the Short Sterling Interest rate futures curve out to 3 years Duration.

3D Performance will be set at the target rate of 5% Debt Reduction and 1% Interest rate reduction Target levels.

The actual figures attained may be better or worse, depending on the success of the programme.

Legal, broker and valuation fees not included - but should be similar for each type of product

This tool should be used as a guide to the affect of performance on your mortgage.

* Net of all fees