



2026 Annual

Home Savings Review

Structured Savings Overview for Your Home

Prepared by AHA Home Savings Review
A homeowner financial advisory tool

Confidential Planning Document

Prepared for

Your Home in GA - 30398

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EXECUTIVE SUMMARY

This report provides a structured review of your home's financial profile based on the information provided. Its purpose is to help you identify potential savings opportunities across four key areas: mortgage efficiency, property tax optimization, insurance costs, and available credits and exemptions.

Several areas of your home financial profile warrant attention. A structured review of highlighted modules could result in meaningful annual savings.

Savings Opportunity Index™

71 / 100

Elevated Savings Opportunity



Typical Annual Savings Range for Similar Profiles

\$300 – \$1,200

Estimates are based on self-reported data and national benchmarks. Actual savings may vary.

MODULE SCORES AT A GLANCE

Module	Score	Band	Opportunity Level
Mortgage Efficiency	17/25	Elevated	
Property Tax Optimization	17/25	Elevated	
Insurance Optimization	12/25	Moderate	
Credits & Exemptions	25/25	High	

MODULE ANALYSIS

Mortgage Efficiency

17/25 — Elevated



Several indicators suggest your mortgage may warrant a closer review. Refinancing options, PMI removal, or rate adjustments could yield savings.

Recommended Actions:

- Request a mortgage rate comparison from your lender
- Explore refinancing options
- Verify home value for PMI removal

Property Tax Optimization

17/25 — Elevated



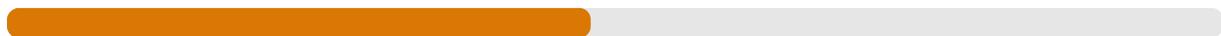
Several factors suggest your property taxes may warrant attention. Review assessment history and exemption eligibility.

Recommended Actions:

- Research property tax appeal process in your jurisdiction
- Verify homestead exemption status
- Compare assessment to comparable properties

Insurance Optimization

12/25 — Moderate



Policy structure and shopping recency may warrant review. Comparing quotes could reveal competitive options.

Recommended Actions:

- Obtain comparison quotes from 2-3 carriers
- Review deductible levels

Strong indicators of potentially missed exemptions or credits. Professional review of available programs is recommended.

Recommended Actions:

- Conduct comprehensive exemption eligibility review
- Research all federal, state, and local credit programs
- Consult with a tax professional about available credits
- Check for recently enacted programs in your area

RECOMMENDED NEXT STEPS

1 Review Your Results

Take time to understand each module's assessment. The scores reflect potential savings opportunities based on your self-reported information.

2 Prioritize High-Impact Areas

Focus first on modules with Elevated or High opportunity levels, as these represent the greatest potential for meaningful savings.

3 Gather Supporting Information

Collect relevant documents such as your mortgage statement, property tax assessment, insurance declarations page, and exemption records.

4 Take Independent Action

Many optimization steps can be taken independently — shopping for insurance quotes, filing a tax appeal, or checking exemption eligibility.

5 Consider Guided Support

AHA membership provides access to professional guidance, tools, and resources to help you act on the opportunities identified in this report.

AHA Membership

Join AHA to receive guided support, professional reviews, and ongoing savings monitoring for your home. Visit joinhomeowners.org to learn more.

Plan Outlook

This plan reflects your most recent inputs and remains aligned with your current ownership profile.

This document is prepared for planning purposes and is based on information provided at the time of assessment. Savings estimates are derived from self-reported data and national benchmarks; actual savings may vary based on individual circumstances, market conditions, and local regulations. AHA is a national membership that guides and protects homeowners. For the most current guidance, complete a new assessment or contact AHA member services.