GENERAL WORDING FOR USING THE 1 PAGE PRESENTATION
Version 2 Dated 11-1-07 with Tie Down and Analysis printed on back side.
Presentations may vary based on the situation, the time you have and questions asked.

PRE-FOLD SO YOU ONLY SHOW THE FRONT LEFT PANEL!

Section 1:
_______, can you tell me 2 or 3 ways one can pay off their mortgage early?
(Pay extra, Refi to 15 year, Bi-weekly)

_______, which one are you doing if any?
Did you know that 99% of Americans know about the bi-weekly plan but only 2% actually take advantage of this way to cut 7 years off a 30 year mortgage. Would you agree or disagree that without a coach, it is unlikely one will actively accelerate their mortgage payoff.

Section 2:
We represent United First Financial.
The company has been in business for over 4 years.
They created the Money Merge Account program, which is a state of the art software system for mortgage acceleration.
It works with any type of mortgage…fixed rate, adjustable rate mortgages, interest only and negative amortization type loans…
No refinance of your existing mortgage is needed
No increase in minimum scheduled monthly payments is needed except for a couple of rare mortgage types.
And there is little to no lifestyle change required.
Some people say this is too good to be true, but we have the numbers to prove it.

Section 3:
Are you familiar with a GPS unit? (Explain if not)
The software acts as a financial GPS unit.
It will take you the quickest way to zero debt it is dynamic.
That means you get real time answers.
It is the only program like it on the market.

You own the program for a lifetime.

It becomes your coach to take you to zero debt the quickest way and time possible.
You also get live lifetime coaching from the company 8-8 Mountain Time Monday through Friday.

The $3,500 fee rapidly pays for itself as you will see shortly and well worth it.
There are no monthly fees and no yearly fees…
The program will potentially save you thousands of dollars.
On my loan with __years to go, I will have it paid off in __ years and save $_____ in interest… That's exciting, isn't it?

Not only do you own the program for life, you can transfer it from one loan to another and one property to another.
Get one loan paid off and use it on the next, whack that down and go to the next.

The software is web based. You can access it from anywhere you have internet access.
This means that you never have to worry about your computer crashing and loosing the program nor the data.

All of your data is secure. We don't have your social security # and account numbers are not required.

You remain in total control of your money. We don't handle your funds at all!

All future updates are included in the onetime fee. Every time a new update comes out, it is included.
You don't see this with most software companies, do you?
And if you follow all the prompts, the company will refund your fee if it does not work as projected.

Section 4:
Qualified homeowners typically get their mortgages paid off in as little as 1/3 to ½. Some sooner, some longer, but most in 1/3 to ½ the normal time.

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Let's talk next about a few basic principles.

Section 5:
We said that no refinancing was needed.
We use your existing 1st mortgage which has the following characteristics…
It is a Closed End loan instrument which means it is a one way loan.
When you pay anything towards the principal balance, it stays with the bank.
This means you have No Access to your equity unless you qualify for and do a refinance!
What happens if you need to refinance, but you've lost your job… You are denied the loan, right?

Section 6:
Next let's make sure we understand the Principal of AMORTIZATION.

Our sample couple, John and Rebecca Jones has a $200,000, 6%, 30 year loan with monthly payments of $1199.10.

In Month 1, the interest charge is $1,000. Subtracting that from the payment, that leaves $199 to reduce down the loan balance. Because you paid the $199, it reduced down the balance to $199,801 and therefore in month 2, the interest charge was only $999 and the equity portion went up to $200. How big a difference was that? ($1).

_____, Can you see that in the early years of the loan, how the interest charge is greater than the principal?
With most people refinance or selling and taking out a new mortgage every 5-7 years they are usually paying the front loaded interest on their amortization schedules.

Did you know that the word Amortization means SLOW DEATH?
You can see at this rate of reduction why it takes 30 years to pay off this loan.

______, why did the interest charge go down from Month 1 to Month 2?
(Because they had a smaller loan balance)
Yes, when they paid the $199 and $200, they canceled interest on those amounts for the balance of the loan.

Section 7:
Now if you canceled interest with those smaller principal payments…the logical question is:
What would be the benefits of making bigger pre-payments?
This chart shows that if John and Rebecca could have made an immediate pre-payment of say $1,000, $2,000, $3,000 or $4,000 at the start of the loan, they would have canceled interest in this amount off the back end of their loan (right column)
which means they would have save these number of months of payments off the back end of the loan (middle column).

Isn't it amazing how much interest gets canceled for a simple prepayment?
_____, you can see that the more we can affect the principal balance the more interest we can cancel, can't you?
Question… Would you trade an amount in this column (left) for the amount in this column (right)?
Why don't most people make these kinds of pre-payments?
(They don't have the money to do that.)
Correct… most people don't have a pot of gold sitting around.
With our program, you set up a pot of gold that you can periodically dip into and make prepayments on your loan to get this kind of interest cancelation.

Section 8:
The last basic principle we want to talk about is Stagnation.
John and Rebecca have $5,000 in net income.
They do what most of us do and deposit their income into a checking account and leave it sit there until it is time to pay their mortgage payment and expenses.
They then pay out $4,000 and put the excess income into their savings account.
How much interest do you earn on your checking account?
How about your savings account?
Can you see that while these amounts are sitting here, the money is stagnating and not helping you as much as it could?
With the Money Merge Account program, we say… Stop the Stagnation and put your money to better use for you.

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Section 9:

The solution is to set up what we will call an ALOC or Advance Line Of Credit.
If this is secured against your property it is known as a HELOC or Home Equity Line Of Credit.
If you don't have enough equity to get a HELOC, you can use an unsecured personal line of credit.

The ALOC will become your Pot of Gold.
What we are going to do is merge or pay off some or all of your credit cards and other debt with the ALOC.
Next we'll take the amounts stagnating in your Checking account and Savings Account to pay down this debt balance.
We want to combine all of these accounts into one tool, making life simpler and maximizing how your money works for you.

The reason we do this is because the ALOC has certain unique characteristics.
It is an open end or two way loan instrument.
This means you can make as many payments as you want to, to reduce down the balance and yet you have full access to your money at any time by simply writing a check or using a debit card.

With an ALOC you only pay interest on the Average Daily Balance.

Because we have merged our savings account into the ALOC, the ALOC becomes your savings account and also an emergency fund.
Remember… all you have to do to access that cash is writing a check.

How big of an ALOC do you need?
It depends on a number of factors.
For many people it's between $6,000 and $12,000 to allow the program to work effectively.
Some less and some more.
What I personally recommend is that if you qualify for more, get your line of credit for as much as you can.
You need to have discipline to not go out and blow the difference.
But have it available for those emergencies, loss of job or if you need to make a major purchase.

How do we use our ALOC loan?
We will use is as our Checking and Savings account. All of our income is deposited as a loan payment against any balance on the loan and all of our expenses and mortgage payment are paid out from the loan by simply writing a check.

John and Rebecca will deposit their $5,000 in paychecks as payments against the ALOC loan balance.
They will write out their $4,000 in monthly expenses and mortgage payment, from their ALOC.
They will use the excess income of $1,000 to pay down the ALOC loan balance each month.

Each month they tell the software how much came in and when, and how much went out and when.
As they pay down their ALOC balance, the software program periodically tells them to dip into their Pot of Gold, the ALOC, borrowing from themselves and paying it to themselves by making a pre-payment on their first mortgage.

Do you remember (pointing at Section 7) what happens to your first mortgage when you make a pre-payment?
By making lump sum pre-payments to your first mortgage, you are permanently canceling interest and therefore have less regular mortgage payments to make.
That's exciting, isn't it?

Do you remember how we talked about how most people don't have the discipline to make pre-payments without a coach?
Our software is that coach, always calculating the fastest way to ZERO on both the ALOC and the 1st Mortgage, prompting you step by step on what and when to do it.

We said that with the ALOC you only pay interest on the Average Daily Balance.
Here is a visual graph to show you what might happen each month.

We start the month with a balance due on the ALOC.
You write out your monthly mortgage payment and expenses.
When you do that, what happens to the loan balance? (It goes up)
And you pay interest on that higher amount, right?

But then we deposit our pay checks as a payment.
This reduces down the loan balance and it cancels interest on that deposit amount starting that day.

The key is to deposit your income as soon as possible and leave it in there as long as possible.
Every day cancels interest, saving you money which can be used to pay down your debt.

When you need to pay more expenses or the program calls for a transfer from your Pot of Gold to your first mortgage, the balance will go up again, and interest will be due on that higher amount.

But as soon as you can deposit your next paycheck as a payment, the balance goes down and cancels interest until you need the funds again. You can see that the excess income reduces down the overall balance.

SECTION 10:

Let's look at the first 3 months of activity in John and Rebecca's ALOC Loan.
We are going to use round numbers… In real life, income and expenses will of course vary.

In Month 1, John and Rebecca elected to pay the Money Merge Account fee out of the ALOC loan.
If you have cash stagnating in a checking or savings account, it would be best to write a check from those accounts.
Why borrow if you don't have to?

Next, they pay their monthly expenses, which increases the balance up to $7500.
Now you might be saying… _(your name)_ "I'm getting deeper in debt rather than getting out of debt".
Next they deposit their pay checks as payments on the account.
This reduces the balance down to $2,500.00, canceling interest until they need the funds next month.
And they pay $20.83 in interest on that average amount.

In month 2, guess what they do? They pay out their expenses and deposit their income.
With that the balance is now down to $1,500.00 and they pay a smaller amount of interest on the smaller balance.
Question…Why did the balance in month 1 go from $2,500 to $1,500 in month 2?
(Wait for an answer… it is critical that people understand this concept!)
(If they are puzzled…)

Can you see how they had MORE coming in than going out by $1,000?

Remember how we said back here in Section 9, that we are using the excess income to pay down the balance?
That's why the balance went down by $1,000.

In month 3, guess what they do again? Yes they pay out their expenses and deposit their income.
Remember that we don't touch your money… You still have the joy of paying your bills!

Because they had more coming in than going out, the balance dropped from $1500 in month 2 to only $500 in Month 3.
As they enter their income and expenses, the software is going to tell John and Rebecca that the balance is too low.
Why? The software knows that more deposits are going to come in as payments next month.
If there is no balance to be offset by the deposits, guess what the bank has to do with the difference? Yes send a refund.

So the computer tells John and Rebecca, that it is time to dip into their Pot of Gold, borrow from themselves and pay it to their first mortgage as a pre-payment on that loan.

When they do that, what happens to that first mortgage?
The loan balance goes down, causing interest cancellation and reducing down future payments.

The amount of the transfer is precise right down to the penny.
The program does not want to increase the ALOC balance any more than needed because you are paying interest on the ALOC.
AND it also wants to maximize the interest cancellation on the 1st mortgage.
The software always calculates this for you… right down to the penny based on your income and out go.

This transfer will increase the ALOC balance and John and Rebecca will pay interest on the higher amount.

They will repeat this process in month 4 and continue it until the loan is paid in full.
Based on John and Rebecca's income and expenses, the program will direct them to make 3 addition transfers from their pot of gold to their first mortgage in year one.

Why? Because the balance keeps getting paid down.
Does this make sense?

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Section 11:

Next, let's look at the results for John and Rebecca as a result of those 4 transfers from their pot of gold to their first mortgage.
In month 3, they cancelled over $17,000 and 17 months off the back end of their loan.
In month 6, they cancelled another $12,000 and 13 months off the back end of their loan.
In month 9, they cancelled another $11,000 and 11 months.
In month 12, another $10,000 and 11 months.

Now we used round income and expenses.
In real life, these will vary every month.
But the financial GPS will always calculate the fastest way to zero for you.
It will vary the amount of the pre-payment transfers as your income and expenses change.
Question: For relatively similar transfer amounts why is the interest savings going down?
(Wait for answer)

Yes… the principal balance is going down and therefore the interest due is decreasing.
So would you agree that accelerating your payoff is not too good to be true as long as we can keep affecting the principal balance on the 1st mortgage?

In the first year we see John and Rebecca are going to save over $50,000 in interest and over 4 years of payments off the back end of their loan. IF John and Rebecca quit right now and went back to using their regular checking account and never talked with their coach again, would be better off?

Would you agree or disagree that so far this program is well worth the $3,500?

Now remember that you have to pay interest on the ALOC…
John and Rebecca will pay about $300 at 10%.
Question… Would you swap $300 in interest for $50,000 in savings?

If John and Rebecca kept making all the payments scheduled, they would pay over $231.000 in interest over 30 long years.
But because they were wise and got on the Money Merge Account program, they will only pay about $74,000 and have their mortgage paid off in 10.3 years.
This means they will save $157,500 in interest and almost 19.7 years of monthly payments. Wouldn't that be nice for you too?

The reason this is possible is because John and Rebecca have an effective interest rate of 2.2%. They did not refinance to a 2.2% rate. Their interest rate is 6% but because of interest cancelation on the ALOC and interest cancelation of the first mortgage, their effective rate is only 2.2%. It's kind of like refinancing WITHOUT financing.

SECTION 12:
Now we've been talking about John and Rebecca and how this program works for THEM.
HOW ABOUT YOU?

What we do is run a free report for you. This report will give you 4 vital answers.

1st… How soon YOU can become debt free. You do want to be debt free don't you?
2nd…Next it will show YOU how much interest and how many appointments YOU will save.
3rd… It will show you what your Effective Interest Rate will be.
4th… When you are debt free, what are the savings possibilities when you don't have to make those monthly mortgage payments anymore.

FLIP PAGE OVER TO BACK SIDE

____ IF WE COULD SAVE YOU MANY (5 or more) YEARS and THOUSANDS OF DOLLARS (Say $50,000 or more) OFF YOUR MORTGAGE….

Is There Any Reason Why You Would Not Want To Do Business With Us?

Answer questions:

Get info form filled out.

SET 2nd Appointment.