

1 List the ways you can pay off your mortgage early?

Which one?

About Us



2 The Money Merge Account™ program

A state of the art software system for mortgage payoff acceleration

- Works with any type of mortgage...
- No refinance of existing mortgage...
- No increase in minimum scheduled monthly payments (Most mortgages) ...
- Little to no lifestyle changes...

3 Financial GPS Lifetime - Coach

One Time \$3,500 Fee – Pays For Itself Rapidly
Potentially Save Thousands!

Transferable Web Based Secure **Total Control All Updates Guarantee**

4 Qualified Homeowners Can Typically Pay Off Their Mortgage In As Little As 1/3-1/2 The Normal Time

Basics

5 Your Existing 1st Mtg Closed End One Way Pay and Stay No Access

6 Amortization- *A Slow Death*

\$200,000 - 6% - 30 Years			
\$1,199.10 Monthly Payment			
Month 1	Interest Charge \$1000	Equity / \$199	Bal. After \$199,801
Month 2	\$ 999	/\$200	\$199,601

Front Loaded
21 Years To Half Way Paid

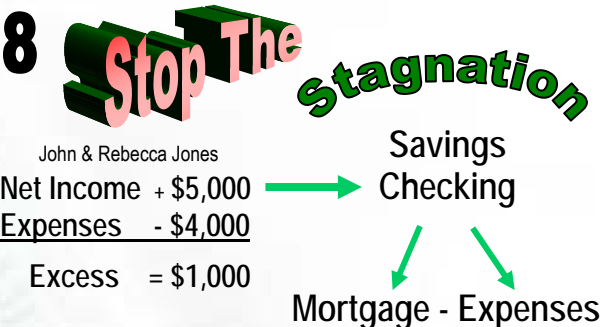
7 Benefits of Pre-Payments

What if you could make pre-payments?

If Pre-Payment Amount Is [△]	Months Cancelled*	Interest Cancelled*
\$1,000	4	\$ 4,963.00
\$2,000	9	\$ 9,781.40
\$3,000	14	\$14,462.34
\$4,000	19	\$19,012.70

△ At Start Of Loan * Off back end of loan

Pot Of Gold



Solutions

9 Merge Your Debt - Checking Balance and Savings Balance - All Into One Tool

(HELOC) Pot Of Gold ALOC

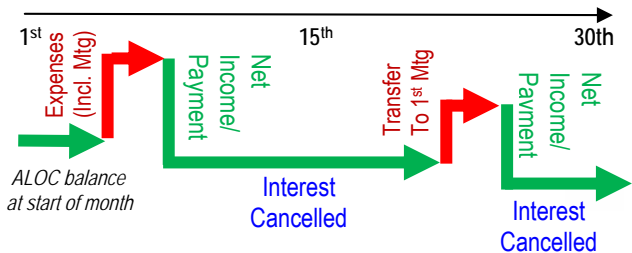
Use ALOC Loan As Your Checking and Savings A/C All In - All Out

+ \$5,000 Deposits
- \$4,000 Checks
= \$1,000 Excess

Excess Income Over Expenses Pays Down The ALOC Loan

1st Mtg ← Make Timely Transfers

→ Open End - Two Way Full Access
→ Interest Is Paid On The "Ave. Daily Balance"
→ Emergency Fund
→ How Big Of An ALOC Do You Need?



Key: Keep Deposits In A/C As Long As Possible Cancelling Interest On Your ALOC Loan

10 Sample: Rounded #-s- Actual income and expenses may vary monthly.

ALOC LOAN ACTIVITY	Incoming & Paid Out	ALOC Loan Balance
Mo. 1 Money Merge AC Fee	-\$3,500	= -\$3,500.00
Monthly Expenses (incl. Mtg.)	-\$4,000	= -\$7,500.00
Deposit Net Income As A Pmt	+\$5,000	= -\$2,500.00
Interest Due = \$20.83		
Mo. 2 Monthly Expenses (incl. Mtg.)	-\$4,000	= -\$6,500.00
Deposit Net Income As A Pmt	+\$5,000	= -\$1,500.00
Interest Due = \$12.50		
Mo. 3 Monthly Expenses (incl. Mtg.)	-\$4,000	= -\$5,500.00
Deposit Net Income As A Pmt	+\$5,000	= -\$ 500.00
Transfer ALOC To 1st mortgage	◆ -\$3,675.77	= -\$4,175.77
Interest Due = \$34.80 ◆ Based on ALOC balance, rate, actual income, out-go, and timing of same		
>>> Repeat months 4 through pay off		
Addl. transfers in 1st yr sample: Mo. 6 \$2,920.33 Mo. 9 \$2,917.68 Mo. 12 \$2,917.67		

Results

11 Sample savings results on 1st mortgage for program directed transfers for John and Rebecca Jones during 1st year:

In Mo.	Principal Pre-Pmt	Months Saved*	Interest Cancelled*	Est. 1st Year ALOC Interest @ 10%
3	\$3,675.77	17	\$17,249	\$298
6	\$2,920.33	13	\$12,275	
9	\$2,917.68	11	\$11,155	
12	\$2,917.67	11	\$10,184	

Potential interest cancellation generated within first 12 months on program. **52 \$50,864**

* Off back end of loan as a result of interest cancellation due to principal reduction

	Interest Paid	Years
Old Way	\$ 231,677	30
UFirst™ Way	74,091	10.3
Savings = \$ 157,586		19.7

Effective Rate: 2.2% Kind of like refinancing without refinancing

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- ### 4 Vital Answers
- 1) How soon can I be DEBT FREE?
 - 2) How much interest & how many payments can I save?
 - 3) What is my "Effective Interest Rate"?
 - 4) What are the savings possibilities when I no longer have to make those mortgage payments?

Your UFirst™ Independent Agent Is:

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