

The House On The Left, Costs \$60,000 LESS!



**COMPARE
Preferred
BiweeklySM
with a
30 Year
Mortgage.**



**PREFERRED
BIWEEKLY
PAYMENT PLAN**

\$150,000
7.50%
30 Years
\$524.41
280 (23.3 yrs)
\$167,759.77
\$59,817.81

Principal
Interest
Loan Term
Payment Amount
Payoff Months
Interest Paid
Interest Savings

**PRESENT
MONTHLY
PAYMENT**

\$150,000
7.50%
30 Years
\$1,048.82
360
\$227,578.58
-\$0-

**LOAN BALANCE
PREFERRED
BIWEEKLY**

\$135,366.35
\$114,261.14
\$83,589.05
\$39,013.46
\$0.00

END OF YEAR

5
10
15
20
25

**LOAN BALANCE
CONVENTIONAL
MORTGAGE**

\$141,764.50
\$129,957.68
\$112,798.89
\$87,862.12
\$59,991.94

Save 27% On Interest. Build Equity Faster. No Checks To Write. No Payments To mail.



Two identical houses. Two very different mortgages. With the house on the left, you can shorten the term of your mortgage to just under 24 years; save 27% on interest and build equity faster than with a standard 30-year mortgage. What's more, you'll never have to write a check or mail a payment. Your payments will be deducted automatically from your checking account

SAMPLE ANALYSIS!

Special_Client, here is your FREE computerized mortgage savings analysis!

Original Loan Amount	\$200,000.00
Interest Rate	6.5%
Mortgage Length in Months	360
Number of payments made	0
Monthly Payment (Principle and Interest)	\$1264.14
Monthly Escrow amount	\$300.00
Total Monthly Payment (with Escrow)	\$1,564.14
Total Bi-Weekly Payment	\$782.07
Optional Additional Payment (per debit)	\$28.00
Bi-Weekly Payment with Additional	\$810.07

Presented by:

Creating wealthy homeowners.../



Member of

bi weekly mortgage association

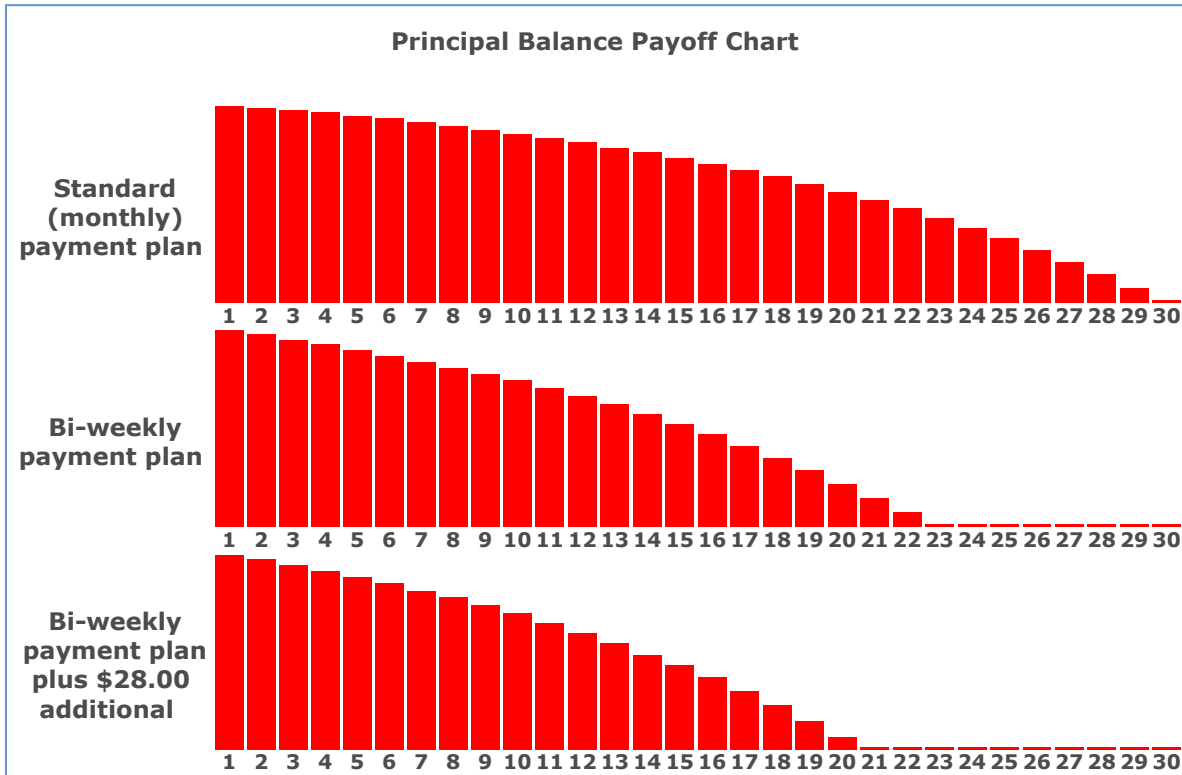
BWMA

Comparison of Standard monthly payments versus the Preferred Bi-weekly Payment Plan™

Year #	Loan Balance			Equity Build-Up		
	Standard Monthly Payments	Bi-weekly Payments	Bi-weekly plus \$28.00 additional	Standard Monthly Payments	Bi-weekly Payments	Bi-weekly plus \$28.00 additional
1	197,764.62	196,135.67	195,384.97	2,235.38	3,864.33	4,615.03
2	195,379.53	192,003.72	190,451.73	4,620.47	7,996.28	9,548.27
3	192,834.71	186,813.01	184,378.03	7,165.29	13,186.99	15,621.97
4	190,119.46	182,104.57	178,757.21	9,880.54	17,895.43	21,242.79
5	187,222.37	177,072.19	172,751.06	12,777.63	22,927.81	27,248.94
6	184,131.27	171,698.39	166,338.10	15,868.73	28,301.61	33,661.90
7	180,833.14	165,956.15	159,486.81	19,166.86	34,043.85	40,513.19
8	177,314.11	159,829.36	152,176.66	22,685.89	40,170.64	47,823.34
9	173,559.43	153,287.81	144,372.37	26,440.57	46,712.19	55,627.63
10	169,553.28	146,303.86	136,040.96	30,446.72	53,696.14	63,959.04
11	165,278.83	138,847.71	127,146.96	34,721.17	61,152.29	72,853.04
12	160,718.10	130,887.90	117,652.81	39,281.90	69,112.10	82,347.19
13	155,851.94	122,390.55	107,518.21	44,148.06	77,609.45	92,481.79
14	150,659.89	112,537.71	95,890.32	49,340.11	87,462.29	104,109.68
15	145,120.11	102,854.93	84,343.34	54,879.89	97,145.07	115,656.66
16	139,209.32	92,515.07	72,014.11	60,790.68	107,484.93	127,985.89
17	132,902.69	81,482.73	58,859.17	67,097.31	118,517.27	141,140.83
18	126,173.69	69,698.59	44,809.81	73,826.31	130,301.41	155,190.19
19	118,994.03	57,125.24	29,819.53	81,005.97	142,874.76	170,180.47
20	111,333.53	43,705.42	13,820.76	88,666.47	156,294.58	186,179.24
21	103,160.01	29,382.55	0.00	96,839.99	170,617.45	200,000.00
22	94,439.07	14,096.01		105,560.93	185,903.99	
23	85,134.08	0.00		114,865.92	200,000.00	
24	75,205.91			124,794.09		
25	64,612.85			135,387.15		
26	53,310.35			146,689.65		
27	41,250.90			158,749.10		
28	28,383.82			171,616.18		
29	14,654.99			185,345.01		
30	0.00			200,000.00		



Preferred Bi-Weekly Payment Plan - Computer Analysis Results



Payment Option	Years to Pay Off	Total Cost of Loan	Total Interest Paid	Total Interest Saved	Net Effective Interest Rate	Percent Interest Saved
Standard monthly payments	30.00	\$455,093.50	\$255,093.50	\$0.00	6.5%	0%
Bi-weekly payments	22.92	\$384,225.31	\$184,225.31	\$70,868.19	4.69%	27.78%
Bi-weekly with additional	20.83	\$365,075.16	\$165,075.16	\$90,018.34	4.21%	35.29%

Ask yourself this question... What is the biggest investment of your life?

Usually the answer is your home, but actually it is your *mortgage!*



Your Mortgage:

Mortgage amount: \$200,000.00

Current payment: \$1,564.14 per month

Term: 360 months

Interest Rate: 6.5 %

Here are the *troubling* facts about your 30 year mortgage:

- You will pay approximately 2.28 times the amount you originally borrowed!
- After paying your mortgage for 10 years, you will still owe 84.78% of what you borrowed!
- After paying your mortgage for 15 years, you will still owe 72.56% of what you borrowed!



Let's see why!

Between the first and last payment on your mortgage:

- The amount you originally borrowed is \$200,000.00 (principle)
- The total interest you will pay is \$255,093.50
- The total cost of your mortgage is \$455,093.50 (principle + interest)

Your total cost will be 227.55% of the original amount you borrowed!

How can this be possible? Take a closer look at the REAL COSTS!

After paying on your mortgage for 10 years...

- You will have made a total of 120 monthly payments
- The total amount you will have paid then will be: \$151,695.60
- Out of the \$151,695.60 you will have paid in principle and interest, only \$30,446.72 has gone to reduce your principal! The rest has gone to paying interest!
- So after 10 years of payments totaling \$151,695.60, only 15.22% of your principal has been paid off!

What Can You Do To Improve Your Situation?

The Preferred Bi-weekly Payment Program™ is the solution!

The Preferred Bi-weekly Payment Program will make an enormous difference in the total amount you will pay on your mortgage, simply by changing the way you make your monthly payment. Instead of the old fashioned way of making your \$1,564.14 payment once per month, simply pay \$782.07 every two weeks (plus any additional amount you may wish to add).

Let's look at the difference...

Here are the amazing benefits of the Preferred Bi-weekly Payment Program™!

- Your mortgage will be paid off in 22.92 years instead of 30.00 years.
- You will save \$70,868.19 in unnecessary interest payments!
- You will reduce the amount of interest you are paying by 27.78%

The Old Fashioned Way:

Make your mortgage payment the traditional way, once per month, and pay your lender an additional \$70,868.19 in interest payments just for the privilege of borrowing \$200,000.00.

The Preferred Bi-Weekly Mortgage Way:

Simply change the frequency of your mortgage payments to a Bi-Weekly schedule and save \$70,868.19 in unnecessary interest payments and pay off your mortgage in just 22.92 years instead of 30 years.

Did you know that the *main* reason most people who are at retirement age continue working is because they *still* have mortgage payments to make?

If you continue on your current monthly payment plan, you will be 70 years old when you finally pay your mortgage off! However, if you enroll in the Preferred Bi-weekly Payment Program™ today, you will be only 62.92 years old when you pay it off! Imagine being able to retire 7.08 years earlier because you do not have to make those extra mortgage payments!

Imagine being out of debt in just 22.92 years instead of 30 years and not having to make all those additional payments...

So Special_Client, ask yourself this question:

Why should I pay an extra \$70,868.19 in interest payments that I can eliminate?

The Preferred Bi-weekly Mortgage way just makes dollars and sense!

Let's look at your first year's savings:

Since you have already made 0 monthly payments, your current loan balance is \$200,000.00

Why should you enroll today? Let's compare the difference between enrolling today versus waiting another year: If you enroll today, you will save 6 monthly payments more than if you wait to enroll a year from now! Imagine... that's 6 payments totaling \$7,584.78 that you will never have to make. Just the interest that you will save during your first year of enrollment is \$5,257.25! And remember, this is just your first year's savings. The savings continue year after year, until your mortgage is paid off in only 22.92 years instead of 30 more years. Imagine being able to tear up the last 85 payments in your payment coupon book! That's 85 payments totaling \$132,951.05 in Principle and Interest that you will never have to make! By enrolling in the Preferred Bi-weekly Payment Program™ today, you will save \$70,868.19 in unnecessary interest payments later on. What would you do with the money you saved? Maybe retire 7.08 years earlier? Or perhaps put your kids through college? Buy a new car... or take a cruise?

Act NOW! The sooner you enroll, the more you will save, so don't wait another day! Each month that you delay is costing you an average of \$438.10 in lost interest savings!