



K N O W L E D G E B A S E

Mortgage Accelerated Payment Plan[®]

Let me introduce you to one of the most productive accelerated payment strategies ever created. Introducing the Mortgage Accelerated Payment Plan or M.A.P.P. for short!

Compared to a traditional loan amortization schedule, you could save tens of thousands in interest. Pay off years earlier. And all with NO CHANGE to your current spending habits.

This is NOT a bi-weekly loan, or a low-start-rate gimmick. M.A.P.P. is the first loan repayment strategy in America of its kind. So get ready...to change the way you manage debt.

Here's how it works...

First, you will need to obtain a feature-packed Home Equity Line of Credit (HELOC). This should not be confused with a fixed rate Second Mortgage.

With your equity line established, begin by arranging to have your paychecks deposited into your Home Equity line of credit. This serves to reduce your principal balance each time you get paid.

As your money is needed for expenses and bills, you spend from your HELOC account, just like you would if you were paying bills from your old bank checking account. You spend money from the equity line by writing checks, or using the ATM/Visa card, or using the free online bill-pay capability.

But...your money stays in your account while you're not using it. Keeping your balance lower. Saving you 5-6% in interest costs, instead of earning 1-2% (or less!) in your bank. How many of us keep hundreds, if not thousands of dollars in 0% checking accounts or low interest savings account. We hope that it is becoming abundantly clear to you that you will have to look very hard to find a more efficient use of your money.

You see with traditional loans, your principal balance is constant all month long. Then it goes down a little when you pay your mortgage. But, with the M.A.P.P. strategy, your paycheck drives your loan balance down dramatically. And even if you spend most of your paycheck during the month... your average daily balance is much less. And because interest is

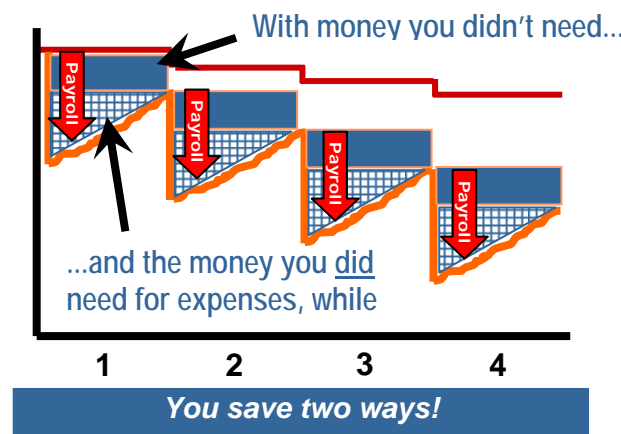
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calculated on your daily balance, your monthly interest expense is going to be less. And saving interest leaves more of your money for principal. As the principal balance on your equity line goes down, you will write a check on the equity line, making a large principal payment on your 1st Mortgage. Repeating the process until your 1st Mortgage is paid off.

Using this process you save interest 2 ways:

First, the money you **didn't** need, stayed in your account, keeping your balance lower.

Second, the money you **did** need for expenses even saved you interest...while it was in your equity line account, waiting to be spent.



Your interest savings roll into the next month, in the form of a lower starting principal balance. And this effect compounds, month after month. So, you end up paying off years earlier, compared to a traditional loan.

In fact, because your loan balance can be paid down so much sooner, the substantial interest savings can offset the impact of a high or rising interest rate on your first mortgage or your HELOC. Interest rates become a secondary consideration.

And the best part is....you do all this with no change to everyday spending! Your own money's doing all the work for you.

Let's look at a typical borrower...

The borrower has a net income after taxes and withholdings of \$96,000 per year. They save 10% of their net income each month. And they have a \$300,000 loan, fixed rate, at 6.5% for



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30 years. With the M.A.P.P. strategy they could cut over 14 years off their loan payoff. And save nearly \$180,000 in interest. All with no change to their spending habits.

What makes this strategy so different and so effective? With a traditional mortgage, you're only making small, regular contributions to principal. With the M.A.P.P. strategy, you're able to flexibly add all of your cash towards principal (in your equity line) as soon as you get it, while still maintaining 24/7 access to funds for your expenses. Making regular mortgage payments, most people leave their money in the bank, waiting to be spent, earning nothing on it. With the M.A.P.P. strategy, you can put your entire paycheck to work saving you interest, until you need it. Your money is now effectively earning the same rate as your mortgage, because it's saving you interest at that rate. Notice how with the M.A.P.P. strategy, you're becoming your own BANK!

Working with your Mobium Mortgage Planner, you can even "test drive" the M.A.P.P. strategy with your own situation, using the patent-pending interactive simulator.

You tell us about your debts, your income and your expenses, and it tells you how much interest you could save....and when you could pay off. You're certain to be a believer after that!

With today's sky-high home prices, many of us have given up on the notion long held by our parents and grandparents - - owning our home free and clear. The M.A.P.P. strategy is the first tool of its kind that gives your money the power to work for you, not the bank. Imagine how your life could change without a mortgage.

The only thing you have to lose...is years off your mortgage!