

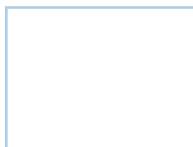


Average clients as budgeted for a 30-year home loan using H.E.A.P. will save in excess of \$100,000 of interest on their loan and will pay it off 15+ years quicker.

SHOULDN'T YOU BE USING H.E.A.P.?

Every month millions of people write out their mortgage check dreaming of the day when they will send their last one. Unfortunately, that day is often 25 years or more down the road.

Every month these same people try to figure out how to send a few extra dollars a month to their lenders to reduce the time it takes to pay down their mortgage. Many people enter into "bi-weekly" plans that take off a few years. But there is a better way, the Home Equity Acceleration Plan (H.E.A.P.™).



Save thousands of dollars
in interest payments
and pay off the debt
on your home
5,10, even 15+ years early
using H.E.A.P.

H.E.A.P.™

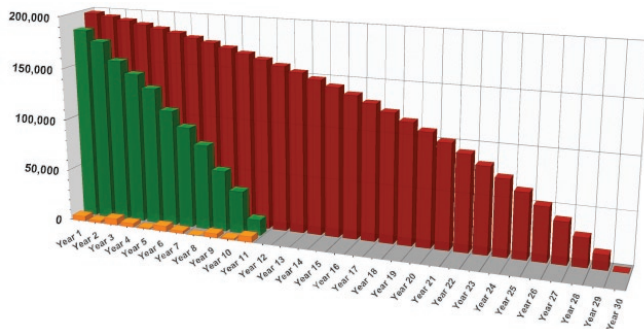
THE Home Equity Acceleration Plan

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Become Mortgage Free Faster using H.E.A.P.TM

Looking at the chart below, you'll notice the red bars in the graph take 30 years to pay down to zero. That is a traditional 30-year mortgage. The Green bars represent how long it takes the borrower discussed on the right side of this brochure to pay off their mortgage using H.E.A.P.TM. Which one looks better to you? FYI, the orange bars represent your H.E.A.P.TM account and the reason this plan is so unique.



We are confident that after you learn the power of H.E.A.P.TM you will "see the light" and will want to join the revolution of people paying off the debt on their home years early. H.E.A.P.TM is a plan that puts you in control of your money, the interest you pay, and the time it takes you to become debt free. H.E.A.P.TM is a plan that is Affordable and Manageable with results that are Measurable.

If you have any amount of equity in your home and you make more than you spend then H.E.A.P.TM will work for you.

THE
**Home Equity
Acceleration Plan**

HOW H.E.A.P.TM WORKS...

The concept behind H.E.A.P.TM is really very simple and is based on the following principles :

- Having a monthly balance in a checking account is NOT a good idea (money in a checking account earns you zero or very little interest and that interest is taxed annually).
- It is always best to use all available dollars ALL THE TIME to pay down the debt on your home.
- A good home equity acceleration plan will NOT require you to alter your spending habits.

The basics of H.E.A.P.TM

1. Your bank or mortgage lender charges you interest on a daily basis (many people think of mortgages as a monthly expense when it is really a daily expense).
2. If you can figure out a way to reduce your "daily" interest charges you can save a large amount of interest paid over the life of a loan.
3. H.E.A.P.TM is very simple in that the program shows you how to use every available dollar you have ALL THE TIME to pay down debt on your home mortgage.
4. When you use every available dollar to pay down your debt ALL THE TIME, your daily interest charges are reduced and doing so over the life of a loan has a tremendous compounding effect. This compounding effect will help you reduce the term of your loan by several years and save thousands of dollars in interest.



Don't believe it? Too good to be true?

Look at the following real world example for a typical American couple. Mr. Smith and Mrs. Smith earn \$2,250 collectively twice per month as their take home pay. Assume they have a \$250,000 house with a \$200,000 mortgage balance. Assume the interest rate on the loan is 6.25% with a payment of \$1,231 a month (without taxes and insurance). Assume the loan has 30 years remaining. Further, assume that their monthly bills (not including the mortgage) are \$2,500 a month.

How long would it take the Smiths to pay off their mortgage using H.E.A.P.TM?

11.92 years!

How much would the Smith's save in interest expenses over the life of the loan using H.E.A.P.TM?

\$160,116!

If those numbers do not get your attention, nothing will. What is all this worth to you? Sure, \$160,116 over the now shortened life of the loan if you are exactly like the Smiths. Is getting advice and help to setup the plan worth \$10,000? Is it worth \$5,000? Is it worth \$3,500?

You'll be pleasantly surprised to learn that if you use a H.E.A.P.TM trained advisor they, by agreement, can NOT charge you more than \$500 for the advice.

**For more information
on H.E.A.P.TM, please e-mail**

**and someone from our office
will contact you.**