

H.E.A.P.™

HOME EQUITY ACCELERATION PLAN

A SMARTER PATH TO MORTGAGE FREEDOM

Become mortgage free *faster.*

H.E.A.P.™ helps homeowners see how available household cash flow may be used more efficiently to reduce mortgage principal sooner, potentially reduce interest, and build equity earlier.

START WITH YOUR OWN NUMBERS

What could H.E.A.P.™
look like for you?

The most useful H.E.A.P.™ illustration is the one built around your mortgage, income and household cash flow.

RUN MY H.E.A.P.™ NUMBERS →

1

The idea

Mortgage interest is affected by the outstanding balance over time. Reducing principal earlier can change how much balance remains available for future interest to accumulate against.

2

Why timing matters

Your mortgage payment may arrive monthly, but the balance exists every day. H.E.A.P.™ focuses on when available household dollars work against that balance.

3

What H.E.A.P.™ is not

H.E.A.P.™ is not magic, a guarantee, or a reason to ignore normal expenses. It is a cash-flow strategy that should be evaluated using your own numbers and assumptions.

THE H.E.A.P.™ PROCESS

01

Gather

Mortgage, income, debts & expenses

02

Illustrate

See the strategy using your numbers

03

Review

Understand assumptions and cash flow

04

Decide

Choose what fits your household

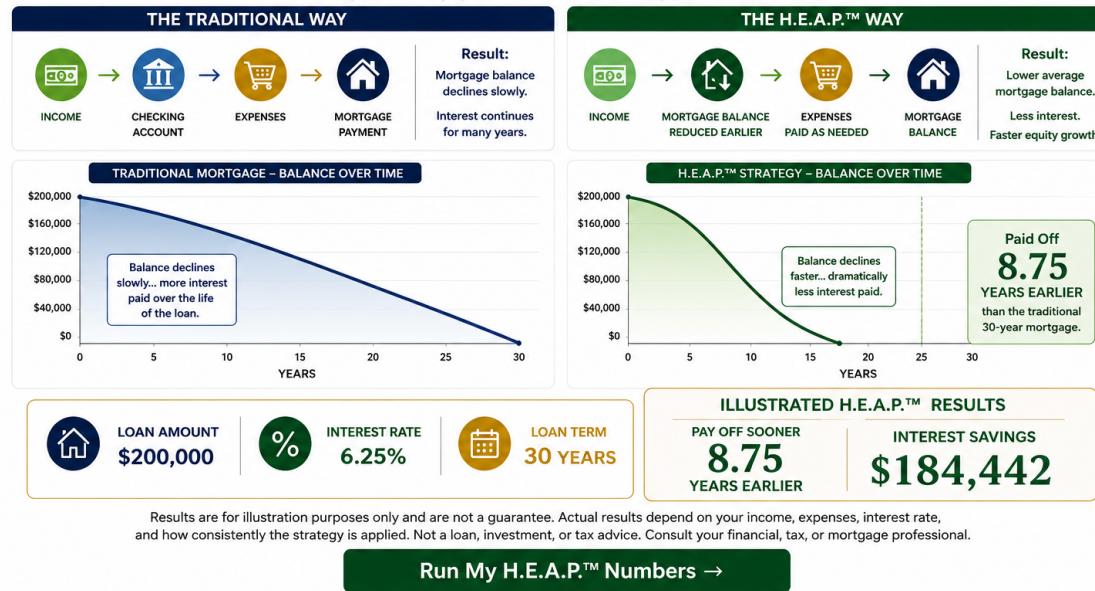
SEE THE DIFFERENCE

Traditional mortgage vs. H.E.A.P.™

The illustration below shows the concept. Your actual result depends on your own mortgage and household cash flow.

See How H.E.A.P.™ Changes the Mortgage Timeline.

H.E.A.P.™ is a proven strategy that puts your available household dollars to work reducing your mortgage balance faster — saving you time and interest.



IMPORTANT: This is an illustration, not a promise. Mortgage terms, income, expenses, debts, interest rates and implementation all affect results.

Ready to move from an example to your own numbers?

RUN MY NUMBERS →

Learn more: heaplan.com/how-does-h-e-a-p-really-work/

Get started: heaplan.com/get-started/

Contact: info@heaplan.com

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