

Here Is The Report You Requested

“How To Escape the Debt Rat-Race And Get Debt-Free, Fast.....”

How To Escape From Financial Prison?”

Dear Friend:

Thank you for responding to my recent advertisement, offering this Report: “How To Escape From Financial Prison.” My name is Dave Poynter, and I am a home mortgage, cost-reduction expert.

I call it “financial prison” because even though we do live in the greatest country in the world, even people with good incomes, who are buying their own homes, wind up in “financial prison” instead of “financial freedom” - mostly because of what bankers and credit card companies never tell them - and hope you never stop and think about. Just for example, the true interest rate on most home mortgages is about 200% - no, that’s not a misprint; I said 200%, because if you have a 25-year mortgage, you’ll pay for the home about three times...on a \$150,000 mortgage, you’ll end up paying about \$450,000 in interest!

That’s why ANYTHING you can do to cut the interest rate and/or pay it off faster MUST be taken advantage of.

Or for example, the kind of credit card debt most people take for granted can eat away your entire financial future like a horrible cancer. If you buy \$2,000 worth of furniture with a typical credit card and make the minimum monthly payment, you’ll wind up paying about \$10,000 for the furniture, 5 times what its worth. Do you think you can get ahead financially paying 5X’s what things are worth?

**That's why ANYTHING you can do to wipe out credit card debt
MUST be considered.**

So, who is this Report for? This Report is for homeowners with a good income, who pay their bills, but who would sincerely like to be debt-free and financially secure while still young enough to enjoy it, maybe even become wealthy. Whether you've had some credit problems and have a blemished credit report, whether it's clean as a whistle, whether you're struggling now and need help, or are doing okay. But when you really analyze things, you are using too much of your money just servicing debt. This Report will show you how you can turn your entire financial situation inside out for the better. I have helped many homeowners, like you, become debt-free in as little as five years by restructuring the way they pay their bills and by using their home's value as the means of accomplishing some or even all of these things:

(1) Refinance Your Home and Consolidate All Your Other Debt and Save You Money *and/or*

(2) Refinance Your Home and Reduce Your Monthly Payment AND Interest Rate, So You Have More Cash Every Month *and/or*

(3) Refinance and Get Your Mortgage Paid Off Years Faster AND Save You a Ton of Interest *and/or*

(4) Consolidate All Your Other Debt, Pay Off Your High Interest Credit Cards, Reducing Your Total Monthly Bills – Even Give You a Month with NO Bills to Pay And if you have credit card debt you are *not* paying off in full every month think about this; not only are you paying so much interest, you're actually paying about five times what you buy is worth. None of that interest is tax-deductible.

Saving this unnecessary interest cost can set you free.

Imagine: Never shuffling through “the bill drawer” again, deciding who gets paid today and who doesn't, not writing out a dozen checks each month:

financial simplification! And imagine having hundreds of free-up, extra dollars each month to invest, to get wealthy, so you can stop working if you like, retire early if you like, and maybe start a business. (Did you profit from the recent stock market boom? Do you have money making you money in mutual funds? Are you investing 15% of your income? If not, why not? ...because you're spending too much of your income just paying bills!!! Let's change this for the better...Now.

Maybe the idea of refinancing your home bothers you...it's complicated, too much paperwork, time-consuming, you hate dealing with bankers; you think there's not enough equity. I promise: I can resolve all of that for you. I can make this easy, simple, and painless. And the benefits can be enormous.

Consider this one example from my Client Success Story files:

"We had an ARM mortgage whose rate had just gone up, which caused our payment to go up an extra \$234.00. We also had a bunch of high-interest credit cards, and even though we both work and make good money, there never seemed to be anything left at the end of the month. Following your plan and using the new mortgage you chose to match our needs, we were able to lower our interest rate on our home mortgage. All of our other debts were paid off during the refinancing – even the car loan and our total monthly payments to bills were reduced by \$318. This gives us almost \$4,000 a year in cash we didn't have to invest. We even got \$7,621 in cash when we refinanced. Thanks to you, we're in a much better financial position. Why wouldn't other people do this?"

As you can see, there's a lot that can be accomplished through smart-home mortgage refinancing. Of course, your banker or present mortgage holder is not breaking his neck telling you about any of this – chances are you are over paying, and he knows it. And unlike banks, I use my years of extensive experience to analyze your situation and find you the very best mortgage plan custom tailored to you. I'm able to choose from literally hundreds of different mortgages on your behalf rather than force-fitting you in to one of a few. This service can put thousands and thousands of dollars back in your pocket.

Should You Let Me “Re-Engineer” Your Debt?

~~Here are some simple questions to see how smart home mortgage refinancing and debt consolidation might help you. See how many you answer “yes” to.~~

1. Do you have more than three credit cards you use regularly?
2. Do you make minimum payments or pay less than the full balance on credit cards most months? Last month?
3. Are you saving and investing less than 15% of your income?
4. Would you like to get out of debt entirely?
5. Would you like to lower your monthly payments?
6. Could you use extra money to pay back taxes or put a child through college or for some other important purpose?
7. Would you like to buy a new car or maybe even a new home within the next 6 to 24 months but aren't sure you can get the refinancing or handle the higher monthly payments?
8. Would you like to be able to retire 5 or 10 years ahead of schedule, able to live on interest from your investments?
9. Are there tax-deductible savings opportunities like pension plans, Educational Savings Plans, RRSP's or RIF, etc. that you are missing out on because you don't have enough money after paying bills to do them?
10. Would you like to take a really good vacation or make some improvements to your home this year without going into debt to do it?

My friend, if you answered **YES** to even a few of these questions, then requesting this Report was a very smart thing to do. We can use smart home mortgage refinancing to “re-engineer” your debt, interest and monthly payments to instantly improve your financial position **AND** get you on the straight and narrow path to freedom from debt to true financial security.

Consider These Shocking Facts – Important Reasons to Do Something Different About Your Financial Future Now, Before You Get There!

1. Nearly 28 million U.S. households—37% of the total—do not own a retirement savings account of any kind. In 2004, the majority of Americans who were within 10 years of retirement had saved \$88,000 which translates to about \$650 a month to cover living expenses. About half of seniors now depend on Social Security to cover at least 50% of their living expenses.

(Sources: NPR with data from Congressional Research Service and Towers Perrin survey; Forbes.com with data from U.S. Commerce Department)

2. From 1996 to 2006, total household debt (including home mortgage and consumer credit) grew by 147%, from \$5.19 trillion to \$12.82 trillion.

(Source: Global Policy Forum with data from U.S. Federal Reserve)

3. In 2005, Americans spent 18.45% of disposable income on debt payments. That’s almost 20% of the average American’s income spent on servicing debt—not just paying it off, **JUST TO SERVICE IT!!!** In 2000, average household credit card balances stood at \$7,842. That figure rose to \$9,312 in 2004. One in four households is either behind on card payments or over the credit limit on at least one account.

(Source: U.S. News)

4. Tax Freedom Day for 2007 was April 30. This means the average person worked the first 120 days of the year just to pay taxes (for a total average effective tax rate of 32.69%). In 1900, Tax Freedom Day arrived January 22, for an effective average total tax rate of 5.9%.

(Source: Wikipedia)

5. More than 800,000 personal bankruptcies were filed in 2007, up 40% from the 573,000 filed in 2006. (Source: Statesman.com with data from National Bankruptcy Research Center)

6. Making just the minimum payments on just \$4,000 of credit card debt will require almost 42 YEARS to pay it off!!!! (And cost over \$14,000!)

7. If the average person just cuts the costs of servicing their debt-load by half and invest the money saved at 8% or 10% annual interest, with some tax-free compounding, they'll create over ONE MILLION DOLLARS CASH

I hope you can clearly see why it is very, very, very important for you to:

- ⌚ Get the lowest possible cost home mortgage (even 1% in interest saved through refinancing could equate to tens of thousands of dollars!)
- ⌚ Break free from credit card debt slavery – now.
- ⌚ Get and use a sensible plan to pay off debt and get debt-free faster.
- ⌚ Replace a hodge-podge of high interest bills with a single, lower interest monthly payment.

Now, Here Are Borrowing Facts Your Current Creditors And Most Bankers Hope You Never Find Out

1. HOW MUCH EQUITY DO YOU REALLY HAVE IN YOUR HOME?

This is a closely guarded banker's secret. Truth is you probably have more equity (value) in your home than you think. And different companies use different methods to determine how much you can borrow on your home. These days, there are even plans that allow "borrowing power" you have locked up in your home. I can determine that for you.

2. SECOND MORTGAGES ARE A BAD IDEA.

Sometimes a second mortgage is a bad idea but sometimes it's a good idea – it just depends on your particular circumstances. My job is to determine THE best way for you to use your home's value as the "crowbar" to pry open the financial prison doors and get you to the best possible financial place you can be.

3. REFINANCING IS TOO EXPENSIVE.

Refinancing usually has some costs but is NEVER "expensive" when it saves you money. When refinancing slashes your interest rate and/or pays off other high-interest bills and/or lowers your total monthly bills, it is NOT "expensive".

4. CREDIT PROBLEMS STAND IN MY WAY.

Many people think bad credits stays on their records for seven years. While that is technically true, there are good loan programs where only the most recent 12 months of credit behavior is considered. There are good plans even for people with past or even recent bankruptcies. There are "no income qualification" plans. Basically, if you are an employed or self-employed homeowner, we can bring you a home mortgage refinancing plan you can qualify for that is in your best interest that will save you money, regardless of past or present credit problems. Of course, if you have good credit, so much the better. But you do not need to be trapped because of credit problems either.

5. "I DON'T WANT TO GO THROUGH A LOT OF EFFORT AND THEN GET TURNED DOWN".

I know how unpleasant it is to deal with most banks and other lenders. So, let me make you three promises.

Promise #1: There is a refinancing plan that will "fit" you and your needs. We guarantee it – or we'll treat you to a steak dinner. If my team of "super experts" can't bring you a mortgage that is in your best financial interest, that you understand and like and want and qualify for, I'll pay for you and your spouse to have a great steak dinner at a nice restaurant, as my apology for inconveniencing you. (Try to find a banker who'll do that.)

Promise #2: You will be treated well. We're a company managed by people years of experience in mortgage lending, and we are dedicated to treating you like a fellow human being (not an "account" or a number), with dignity, courtesy, understanding, and professionalism. We know that revealing personal and financial information to strangers is unpleasant and intimidating. We respect your privacy, and we are here to help you get from wherever you are to a much improved financial position. You will be treated as if you were a friend of the family. And you will get truly expert advice and assistance.

Promise #3: I have made this process as simple and streamlined as possible. In most cases, we're going to ask you for just three documents. Ask you less than ten questions, be able to do everything by phone, FAX or mail, and complete the approval process within ten days.

6. IT'S TOO SOON TO REFINANCE.

Maybe you recently bought your home or recently refinanced. Maybe it is too soon...maybe not. Sometimes it makes good sense and puts money in your pocket to refinance right now regardless of how "young" your mortgage is or who your current lender is. We can determine that. And if you ought to leave things as they are, we'll tell you that.

7. YOU PAY MORE IF YOU FINANCE SOMEWHERE OTHER THAN A BANK OR A BIG-NAME MORTGAGE COMPANY.

That "lie" could steal \$10,000 to \$50,000 from you! No one bank or company has an "exclusive" on the best rates or terms. In all my years in the business, I've also consulted with many banks and mortgage companies. I know this business inside and out, and I can absolutely assure you I have access to all the very best rates, terms, and deals working for you. I have hundreds of different plans to choose from. I am not "owned" by any one bank. I do NOT have to sell you only what my favorite bank has to offer. Instead of force-fitting you into an "off-the-rack" mortgage (or turning you down), I will "custom-tailor" the best possible mortgage for you. By the way, I never ask for an "upfront fee", and you do not pay me even a nickel if I cannot get you a good loan. I'm only paid for success. My costs are either paid by the lender or

deducted from the loan, so there's no out-of-pocket expense. And everything is fully disclosed.

By the way, banks have to do a lot of things: handle checking accounts, savings accounts, business accounts, now they're selling insurance and investments and on and on. They're like a "general store." But I'm a "specialist". I do one thing and one thing only: home mortgages. Once you realize that the handling of your debts, credit card bills, and home mortgage has more to do with the quality of your life than any other one thing (besides your health), doesn't it make sense to get a top specialist on your side?

8. GREAT DEALS ARE ADVERTISED EVERYWHERE.

Well, that's true – but it's a minefield out there. Some companies use all kinds of "bait-n-switch" tactics that I think are very unfair to you. For example, they may advertise a very low rate but that loan is so hard to qualify for (as much as 80% of all applicants are turned down) – then after you've been rejected, they'll offer you a different, higher rate loan that's not in your best interest; but since you've already gone through all the work with them, you take it. Also, a lot of the heavily advertised loans aren't nearly so attractive after you wade through all the "sneaky" fine print. There's a better way. I call it the "doctor model" – diagnosis, then prescription. That means we first carefully "diagnose"; find out about you, your present financial situation, your goals...then we "prescribe"; present the very best mortgage plan for you that gives you the best benefits. "The right financing at the lowest rate".

9. "I DON'T WANT TO PUT MY HOUSE AT RISK TO PAY OFF BILLS".

That's smart, but you have to look at your overall risk. The bigger your total monthly payments are, the more at risk you are of losing everything if you lose your job, get sick and can't work, or something else happens to interrupt your income. Also, just about any unpaid creditor can quickly and easily get a lien on your home; not just a mortgage holder. What you want to do is minimize your risk by minimizing debt and monthly payments, getting out of debt faster and having extra cash to build up emergency reserves, savings, and investments. Finally, refinancing does NOT increase your risk anyway.

10. "If it sounds too good to be true, maybe it is..."

I don't blame you for being skeptical. That's why; at the very end of this Report I've included comments from people I've helped. Take a look at these peoples' experiences with me, expressed in their own words. Why shouldn't you get the same kind of financial benefits? Also, keep in mind we are licensed by the province. I am mandated by law to give you full and complete disclosure and it's my job to make sure you understand everything. I even guarantee my service. And, my business depends on referrals. Most of my best customers are referred by satisfied customers. Sometimes one client will "multiply" and refer three, four, or five family members, neighbors, and friends. So, it's just smart business on my part to make sure you are satisfied.

A strong and genuine belief in the "customer for life" principal of doing business is what fuels this company. Referrals from previous customers and local real estate professionals have always delivered the majority of the Company's production. Unfortunately, most banks and other lenders have a vested profit interest in keeping you mired in debt and in having you pay more interest than you need to. I do not. I work for you. I am determined, committed, and focused on saving you money.

In fact, I'm so much on a "crusade" to help people get debt-free and financially independent, *I'll teach you how to:*

- 🕒 Get completely out of debt, including your mortgage, in as little as 5 to 7 years
- 🕒 Operate 100% on cash
- 🕒 Quickly and safely build wealth so you can live off the interest

**I can help you change your financial circumstances
for the better, right now.**

Oh, and should you be tempted to set this aside and procrastinate...let me be very blunt with you for just a minute. Procrastination is the habit of the poor. It can only lead to disappointment and frustration. Every day that you continue overpaying interest on your debts, you make it that much harder to get ahead. The answer is not to work harder and to run faster. The answer is to

be smarter about your money. Taking action today, can not only bring you benefits almost instantly, but can have enormous impact on what your life is like 10 to 20 years down the road.

So, what to do next?

You can pick up the phone and call me at **989-633-9272** during normal business hours. I will be happy to talk with you, answer any questions you have; and if you're ready, collect the information I need from you to suggest the best possible mortgage plan for you.

Or, you can complete the brief "First Step to Debt Freedom" Form enclosed with this Report and either send it in a FAX to **(989)633-9276** or mail it to: **810 W. Wackerly Street, Midland MI 48640**. Then I will contact you.

Or, of course, you can do nothing. Trash this letter and continue paying your mortgage and other bills this month just as you did last month. I'm told that the definition of "insanity" is doing the same things over and over but hoping for different results! Sure, you might just hit the lottery or the Power Ball game or inherit a million from a long lost, rich relative. But in the meantime, why not let me provide you with "a sure thing": a refinancing plan that immediately improves your cash position?

I hope to hear from you.

Sincerely,

Dave Poynter
Four Star Mortgage of Mid-Michgian

PS: Attached is the "Free Debt Analysis Form". Do yourself and your family the best favor you can, and fill it out and send it to me for a **FREE Cost Savings Proposal**.

PPS: This is THE right time to act. Don't let this opportunity pass you and your family by. (In some cases, you can even get a month with **NO PAYMENTS** as a "bonus" for doing business right now.)