



Living Free and Clear

How can it pay down so fast?

Keys to the strategy.

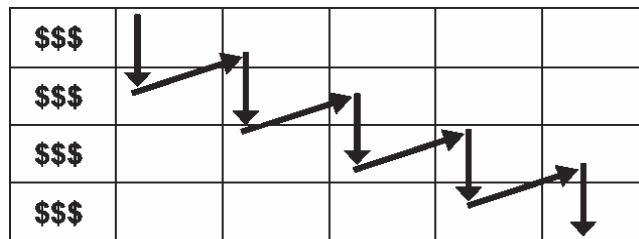
- 1.) Refinance with a line of credit (part of the solution, for example only).
- 2.) Put entire paycheck into it...like a bank account. This also pays the mortgage automatically.
- 3.) Pay bills from this account (like a bank account....your own "bank").

Here is how it generically works....

\$200,000 mortgage example.

\$200,000 Starting Balance Take home pay = \$5,000.
(small amount of interest not factored)

1. Deposit paycheck to your "HOME bank" \$5000 pay down
2. Balance immediately pays down to ??? \$195,000
3. Spend about \$3,000 in misc. NON debt expenses, bringing the FLEX LINE account balance back up to??? \$198,000
4. Do it again next month
5. \$5,000 pays down to ??? \$193,000
6. Spend \$3,000 in misc. NON debt expenses, brings balance up to??? \$196,000



How much approximate equity do you have after 2nd month?

The NEW WAY ...about \$4,000

In our example how much did you have the OLD way? \$300 or so???

SAME MONEY, SAME LIFESTYLE, BETTER RESULTS

Note: First LC strategy pays off in 15 years or so, assuming rates don't rise and you stay with it. The advanced version taught in the Premier Package can cut this in HALF again; reducing the payoff to 5-8 years AND IS SAFER than a first LC strategy. Plus you get: support, software, education, and the informed loan sources; proven essential to long term success.

30 Day "Prove it Works" Guarantee

Just 3 steps required: 1. Watch Video 2. Enter your data 3. Review with your coach. Results must at least show that you'll save/gain the cost of the course, or you may return it.

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Plan A THE OLD WAY

The average U.S. household savings rate is **-.5%**

In a conventional mortgage you pay all interest first!



Typical homes are financed with either a 30 year mortgage or riskier adjustable rate mortgages.

- All mortgages are paid in arrears. Your February payment pays interest for January.
- Only 1% of people will ever payoff their loan in full
- Most people live in same home only 7-10 years

After 10 years, an average 85% of the loan balance is left. You have only paid 15% of the loan! If your payment was \$1000 its simple to do the math:

- 10 yrs X 12 months = 120 payments
- 120 X \$1000 payment/mo. = \$120,000.00
- 85% X \$120,000 = \$102,000.00 interest paid

“The Old Way “ system focuses on interest rates (%) and monthly payments (\$) only, not the total cost.

ARE YOU CAUGHT IN THE RAT RACE? AND DO YOU WANT TO GET OUT OF IT QUICKLY?

A small investment today for our premier package and learn how to really live free clear for the rest of your life!

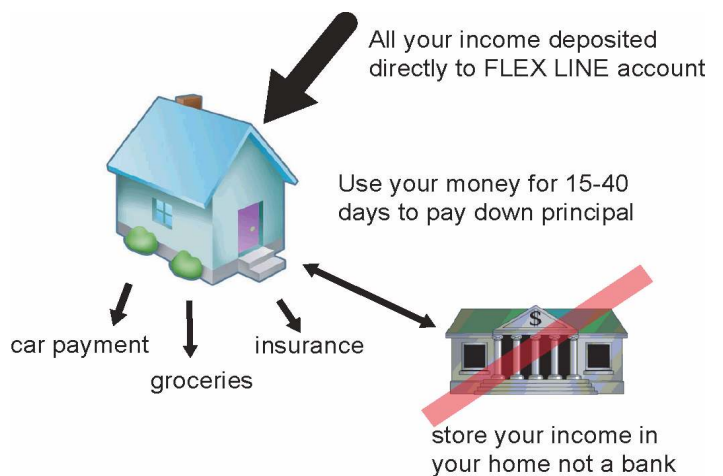
Plan B THE “NEW” WAY

Learn how to be debt free in 5-8 years!

The Living Free and Clear system focuses on the **TOTAL COST** of the loan not just your payments.

Pay off a typical 30 year mortgage and other debts in 5-8 years with the power of “reverse compounding”, without higher payments.

So how does the system work?



FLEX LINE Rapid Pay Down Principal

\$\$\$	↓				
\$\$\$	↘	↓			
\$\$\$		↘	↓		
\$\$\$			↘	↓	
\$\$\$				↘	↓

- By restructuring your debt with the **FLEX LINE** mortgage it combines features of a credit card and a checking account into one.
- It reduces the monthly payments in most cases.
- Use your money more effectively by storing your money in your home not a bank.

SO WHICH PLAN DO YOU WANT? OLD or NEW?

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Join us today, or keep paying for it next month, and the next, and the next...

THE VALUE OF THE LIVING FREE AND CLEAR SYSTEM AND THE COST OF WAITING COMPARISON

The OLD way Typical 30 year fixed rate mortgage

Example \$200,000 - 30 year loan @ 7%

Month	Income	Expenses	Payment	Principal	Interest	Balance	Equity Gained
0						\$ 200,000.00	\$ -
1	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 163.94	\$ 1,166.67	\$ 199,836.06	\$ 163.94
2	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 164.89	\$ 1,165.71	\$ 199,671.17	\$ 328.83
3	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 165.86	\$ 1,164.75	\$ 199,505.31	\$ 494.69
4	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 166.82	\$ 1,163.78	\$ 199,338.49	\$ 661.51
5	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 167.80	\$ 1,162.81	\$ 199,170.69	\$ 829.31
6	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 168.78	\$ 1,161.83	\$ 199,001.91	\$ 998.09
7	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 169.76	\$ 1,160.84	\$ 198,832.15	\$ 1,167.85
8	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 170.75	\$ 1,159.85	\$ 198,661.40	\$ 1,338.60
9	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 171.75	\$ 1,158.86	\$ 198,489.66	\$ 1,510.34
10	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 172.75	\$ 1,157.86	\$ 198,316.91	\$ 1,683.09
11	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 173.76	\$ 1,156.85	\$ 198,143.15	\$ 1,856.85
12	\$ 6,500.00	\$ 3,750.00	\$ 1,330.60	\$ 174.77	\$ 1,155.84	\$ 197,968.38	\$ 2,031.62
Total	\$ 78,000.00	\$ 45,000.00	\$ 15,967.26	\$ 2,031.62	\$ 13,935.64		\$ 2,031.62

90 Days Interest **LOST** \$3,497
1st Year Interest **LOST** \$13,935

90 Days Equity Gained \$328
1st Year Equity Gained \$1,856

The "FLEX LINE" way

Living Free and Clear FLEX LINE combo loan strategy

Example \$200,000 - 90/10 FLEX line loan @ 7%

Month	Income	Expenses	Payment	Principal	Interest	Balance	Equity Gained
0						\$ 200,000.00	\$ -
1	\$ 6,500.00	\$ 3,750.00	\$ 1,364.21	\$ 1,533.33	\$ 1,216.67	\$ 198,466.67	\$ 1,533.33
2	\$ 6,500.00	\$ 3,750.00	\$ 1,352.66	\$ 1,545.74	\$ 1,204.26	\$ 196,920.92	\$ 3,079.08
3	\$ 6,500.00	\$ 3,750.00	\$ 1,341.02	\$ 1,558.25	\$ 1,191.75	\$ 195,362.67	\$ 4,637.33
4	\$ 6,500.00	\$ 3,750.00	\$ 1,329.28	\$ 1,570.86	\$ 1,179.14	\$ 193,791.81	\$ 6,208.19
5	\$ 6,500.00	\$ 3,750.00	\$ 1,317.44	\$ 1,583.58	\$ 1,166.42	\$ 192,208.23	\$ 7,791.77
6	\$ 6,500.00	\$ 3,750.00	\$ 1,305.50	\$ 1,596.40	\$ 1,153.60	\$ 190,611.83	\$ 9,388.17
7	\$ 6,500.00	\$ 3,750.00	\$ 1,293.46	\$ 1,609.32	\$ 1,140.68	\$ 189,002.51	\$ 10,997.49
8	\$ 6,500.00	\$ 3,750.00	\$ 1,281.32	\$ 1,622.35	\$ 1,127.65	\$ 187,380.15	\$ 12,619.85
9	\$ 6,500.00	\$ 3,750.00	\$ 1,269.09	\$ 1,635.49	\$ 1,114.51	\$ 185,744.67	\$ 14,255.33
10	\$ 6,500.00	\$ 3,750.00	\$ 1,256.74	\$ 1,648.73	\$ 1,101.27	\$ 184,095.94	\$ 15,904.06
11	\$ 6,500.00	\$ 3,750.00	\$ 1,244.30	\$ 1,662.08	\$ 1,087.92	\$ 182,433.86	\$ 17,566.14
12	\$ 6,500.00	\$ 3,750.00	\$ 1,231.75	\$ 1,675.54	\$ 1,074.46	\$ 180,758.32	\$ 19,241.68
Total	\$ 78,000.00	\$ 45,000.00	\$ 15,586.78	\$ 19,241.68	\$ 13,758.32		\$ 19,241.68

After 90 Days **Extra Equity Gained** \$4,142.64
After 1 Year **Extra Equity Gained** \$17,210.06

AND YOU STILL HAVE THE SAME MONTHLY SPENDING CASH TO LIVE ON.
IF THERE WAS A BETTER, FASTER WAY TO GET OUT OF DEBT
WHO DO YOU KNOW WHO WOULD WANT TO KNOW MORE?

Numbers will vary depending on income, expenses and other factors. "Expenses" are the non debt expenses left after remaining car payments and other debts not consolidated into the new mortgage plan.

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