

# HOW TO CUT YOUR MORTGAGE IN HALF

Dear Homeowner,

Now as a homeowner, you can save \$100,000 or even more in interest costs on your mortgage! Your lender or bank may hate you for following the "secret" formula I'm going to describe in this letter, but there's nothing they can do about it. By following this formula, you'll be able to cut the cost of your mortgage in half. And you'll own your home 3, 5 or even 10 years sooner than you thought.

Did you know that on your mortgage of \$120,000, over 30 years at 11% interest, you'll pay \$291,360 in interest expense alone? Did you know that it takes 25 years to pay off 50% of your 30-year mortgage and only the last 5 years to pay off the remaining 50%? The "secret" formula - don't expect your lender to tell you about this - that allows you to lop thousands of dollars and years off your mortgage is based on a principle well known in financial and banking circles: Prepayment of principal. What we've done is put together in one easy-to-follow, simple Kit format various techniques that allow you to unlock this "secret" and reap the tremendous benefits.

Let me illustrate the dramatic savings you can achieve by using this "secret" formula. On A loan of \$125,000 at 11% interest for 30 years, by prepaying a mere \$25 per month, you'll save \$47,538 in interest costs! Can you think of another investment that gives such fantastic return for such a small outlay? What's more, you'll own your home free and clear almost four years sooner. Can you spare extra \$25 per month (not even the cost of a dinner out)? You bet you can. That extra \$25 knocks off a big chunk of profit your mortgage lender had counted on making on you. Now you can keep the \$47,538 in your own bank.

The technique I've described here is only one of several the Kit lays out for you. You can choose one or a combination of several that fits your circumstances. Some months you may be able to spare more money and some others not any. No problem. The Kit shows you exactly how you can tailor the formula to your needs and compute the savings accruing to you. It has tables and schedules and step-by-step instructions you need to figure out the gigantic savings available to you. More important, it comes with worksheets that allow you to chart your progress on the road to financial freedom.

Is this legal? It's not only perfectly legal, it's logical and has been very profitable for banks and mortgage institutions. The formulas and techniques presented in the Kit have been known for years. They simply have not been revealed to the consumers. The Kit shows how you can pile up such dramatic savings no matter who your lender is and what your loan amount is. (Fixed or adjustable loan - it doesn't matter.) But let me say this: The sooner you get started on this program, the more spectacular your savings will be.

Order your Kit today. If for any reason you're not satisfied, simply return it for a full refund. The very first time you use the "secret" formula, you'd save several times the cost of the Kit. It's a guarantee!

Sincerely,

P.S. But there's more. Beyond the fabulous savings I've described here, the Kit is your complete guide to mortgages, taxes and financial planning. It lays out the impact of 1986

- Step-by-step process to cut your mortgage in half
- Your flexible prepayment plan
- Prepayment tables: What the spare money will save you
- Loan amortization schedules
- Loan payment accounting worksheets
- Guide to financial planning
- Impact of 1986 Tax Reform on you as a homeowner

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DG Shopping Network, 17 Santa Clara Suite 110, Belleville, MI 48111

**Yes, I want to cut my mortgage in half. Please send me my Kit.**  
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