

Welcome to Washington Equity Management

WEM's Mortgage Acceleration
Software Program

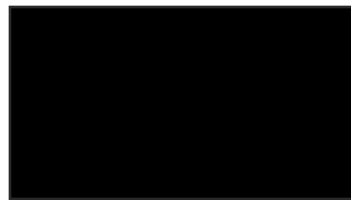


[Our Mission]

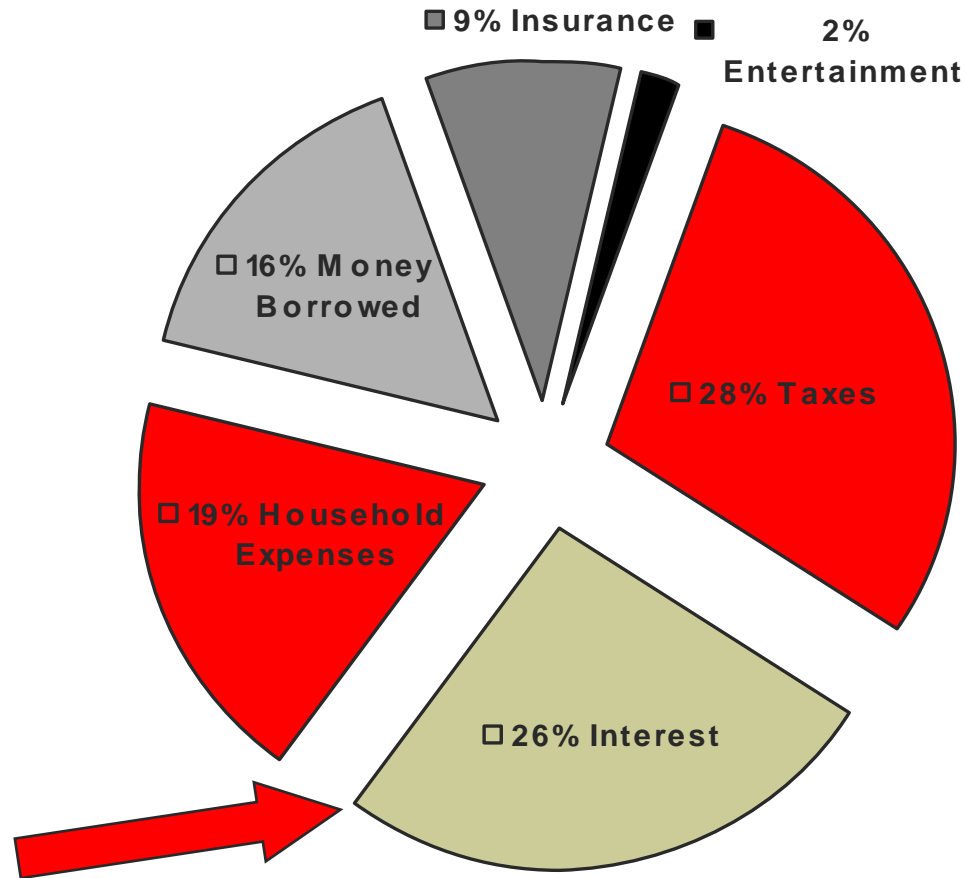
1. Assist families in becoming completely out of debt including their mortgage in as little as 6–15 years.
2. Help families by ridding them of the added pressure of financial troubles.
3. Enable families to retire with dignity and respect.

What Americans are doing at age 65.

- 74% of Americans at age 65 are dependant on their family, friends, or the government
- 23% are still working
- 3% are financially free



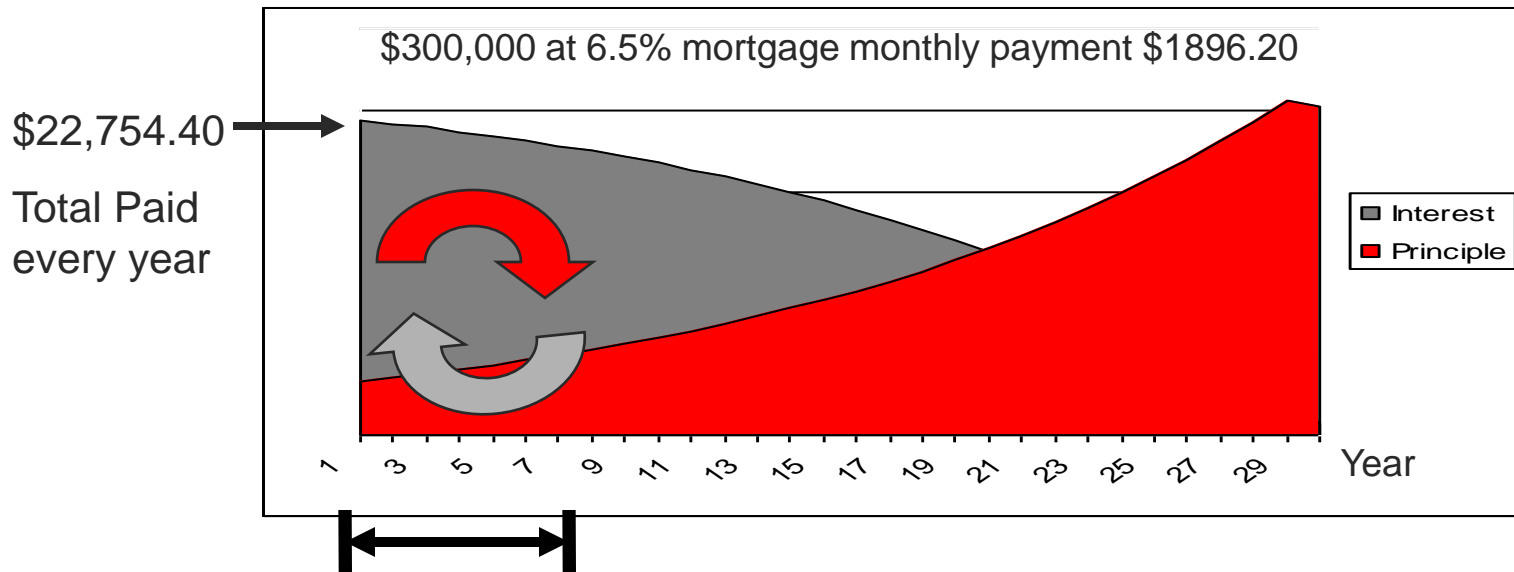
Where does all the money go?



Notice that nearly 1/4 of what you make goes to pay off interest charges. Almost all of this is from your mortgage.

Why Its So Hard to Pay Off Your Home?

- The average person moves or refinances every 5-7 years.
- The average homeowner makes 45-50 years of mortgage payments and will pay almost a million dollars of interest throughout their life.
- In that first 5-7 years, 80% of a typical 30 year mortgage payment goes straight to interest.



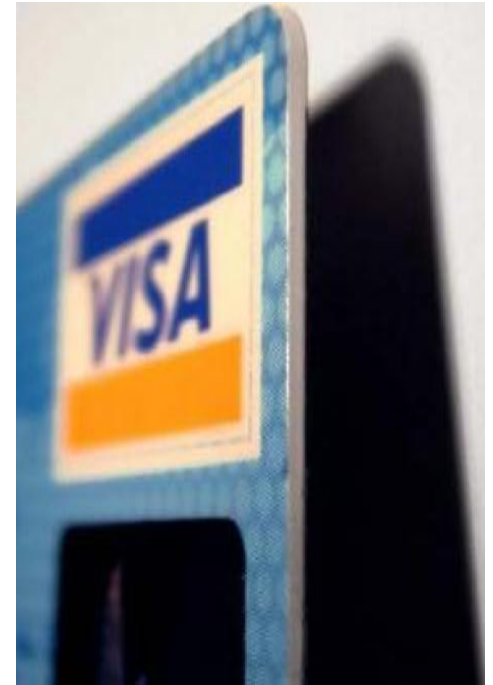
This graph shows how much of your payment goes to Interest and principal year by year.

What we are traditionally taught to do with our money!

- In America, the financial institutions warn you about the dangers of interest but they don't offer you any real solutions.

Instead, they teach you to...

1. Put your paycheck into your checking account which bears no interest.
2. Make mortgage payments where the majority of your payment goes to interest.
3. Avoid savings accounts due to lack of return.
4. Use high interest rate credit cards for emergencies.



[Understanding Interest]

- Interest on a mortgage...
 - If you owe \$250,000 on a 6.5% 30 year mortgage, your payment will be \$1,580.17.

	Amount to interest	Amount to Principal
1 st Payment	\$1,354.17	\$226
2 nd Payment	\$1,352.94	\$227.23

Each month the amount of interest paid gets smaller and smaller.

In this case after 30 years, you would have paid \$318,861.18 to interest and \$250,000 to principal totaling \$568,861.18. That is more than double the original loan amount!

One solution to the interest problem

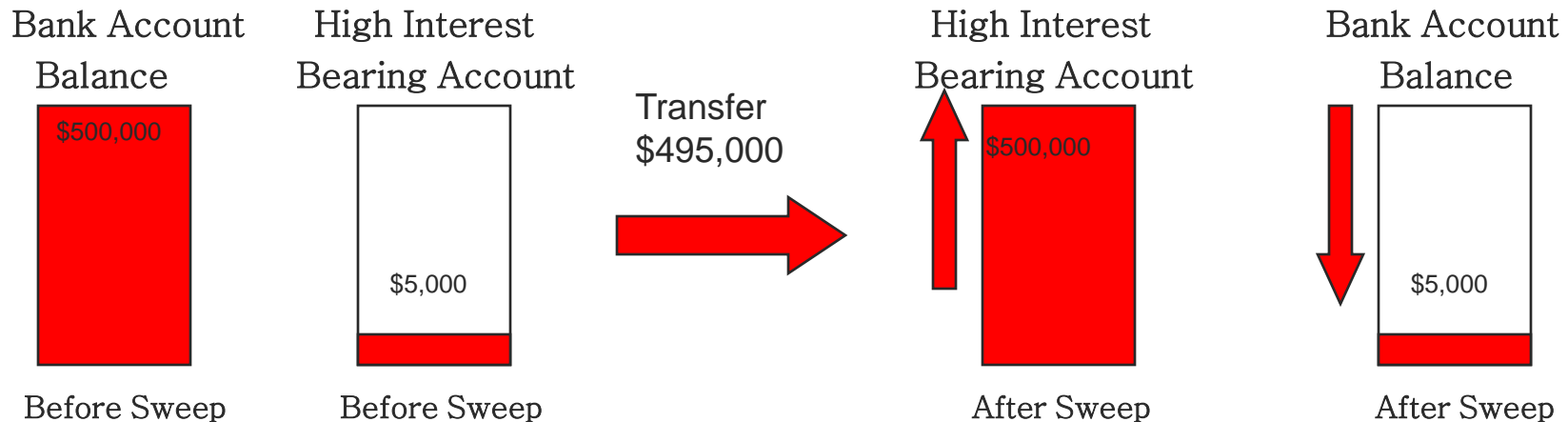
- Many Fortune 500 Companies use a banking technique called a sweep account.
- A sweep account is a cash management service that automatically links a commercial bank account with an investment account.
- This “sweep account” is used because many companies handle large amounts of money. They know that leaving large amounts of money in their bank account minimizes what their money can do for them.
- A sweep account maximizes what their money can do for them, by moving it to an interest bearing investment account.
- Ever heard the old adage: “Let your money work for you” That’s exactly why these large companies use a sweep account.

How it works...

[Sweep Account]

A sweep account works by sweeping or transferring almost all the money out of the commercial bank account and putting it in a high interest bearing account. This sweep takes place automatically each night, keeping a specific amount in the commercial bank account at all times.

Once the money has been transferred into the high interest bearing account, it is kept there until it is needed back in the bank account to pay bills. Doing this transfer back and forth simply changes it where the money sits. Do you let your money sit in a bank account or a high interest bearing account?



This moving of money back and forth between accounts happens automatically and maximizes return on money that would otherwise just be sitting in the bank account.

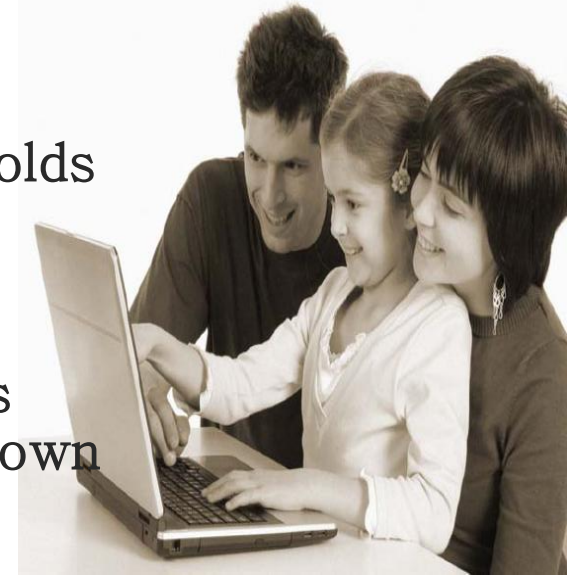
[How this applies to homeowners]

This sweep account method is one concept used by companies to maximize return.

This sweep account concept can also be used by homeowners to minimize the amount of interest paid on a mortgage loan.

The Mortgage Acceleration Software Program

- Homeowners in Australia and the United Kingdom have been using a system for the last 14 years that helps them pay their home off in 7-12 years, by saving them thousands of dollars in interest on their mortgage.
- In Fact, more than one third of the households in Australia and about one fourth of the households in the United Kingdom are currently using this type of program to accelerate their mortgage. This program is now available to the United States. It is known as the Mortgage Acceleration Software.



Introducing the Mortgage Acceleration Software

For the software to work for you, you'll need the following things.

1. Control of your money

Look at how much money you earn each month and balance it with how much you are spending each month. You must be spending less than you are making.

2. A line of Credit (LOC)

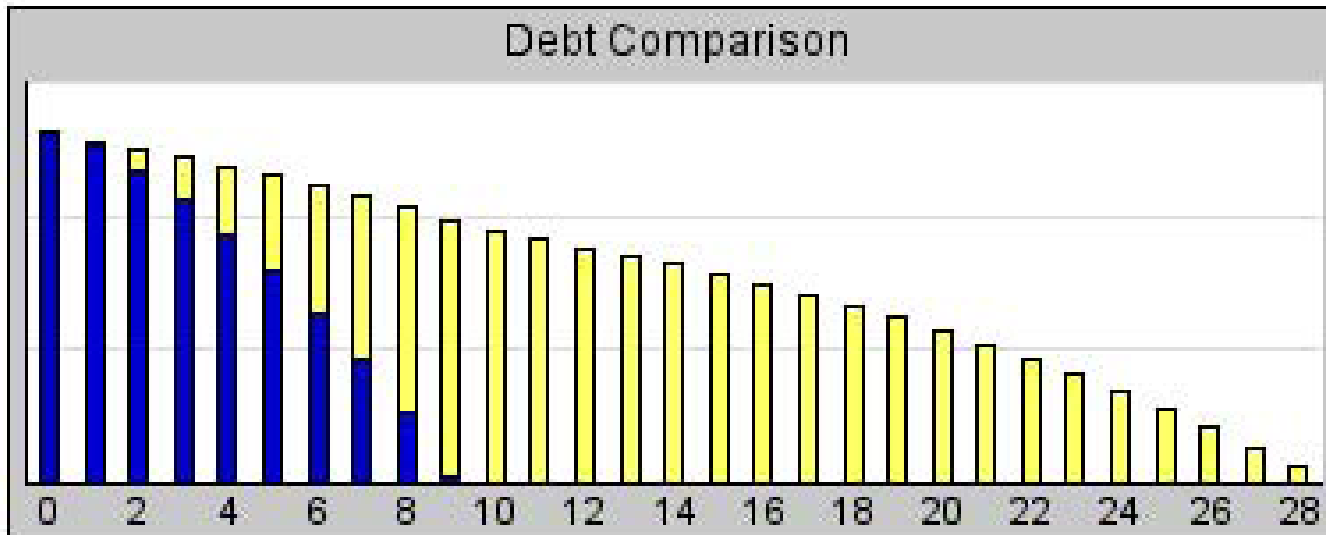
XYZ Inc's mortgage acceleration software uses a line of credit as a tool to drive the program. The line of credit must be set up with an open-end and interest only payment option. This line of credit is used together with XYZ's web-based software. It creates an environment in which money in your line of credit cancels interest on your primary mortgage.

3. MAP Software

XYZ's software contains algorithms that systematically create the highest interest savings possible in the least amount of time. Each individual, due to the uniqueness of their situation, requires a custom plan to achieve optimal results.

Actual results of the software

	TIME	INTEREST
REGULAR MORTGAGE	28 years, 9months	\$279,174.83
XYZ's Software	8 years, 8months	\$91,773.07
TIME & INTEREST SAVINGS	20 years, 0 months	\$187,401.76

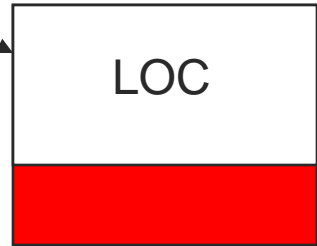


This shows the results that XYZ's mortgage acceleration software can have on a typical 30 year mortgage. This Client is saving \$187,000 in interest and paying their home off in 8 years and 8 months.

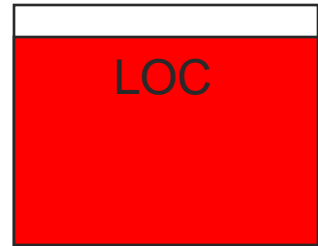
[How it works!]

- The Mortgage Acceleration Software teaches you to deposit your money into a Line Of Credit instead of into your bank account. Now the money that usually is sitting in your bank account is soaking up interest inside your LOC.

1st Put income into your LOC



This causes your LOC balance to drop.



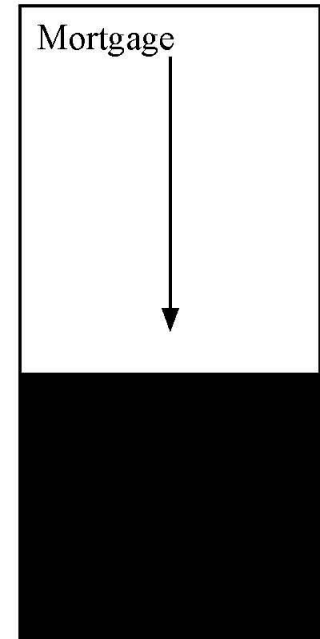
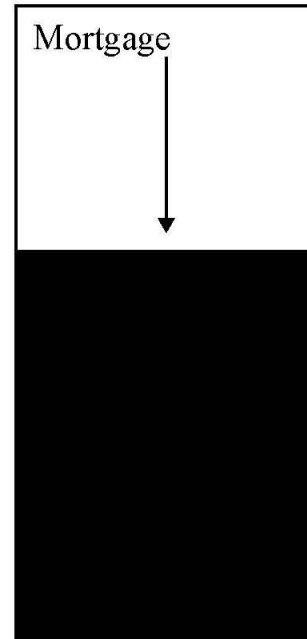
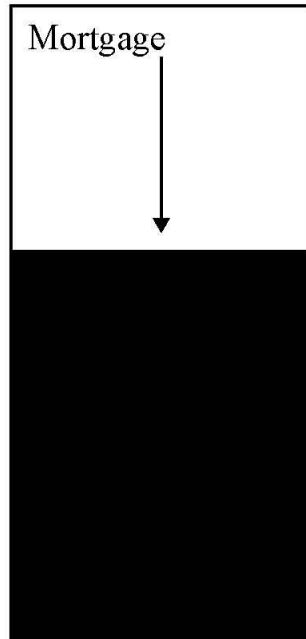
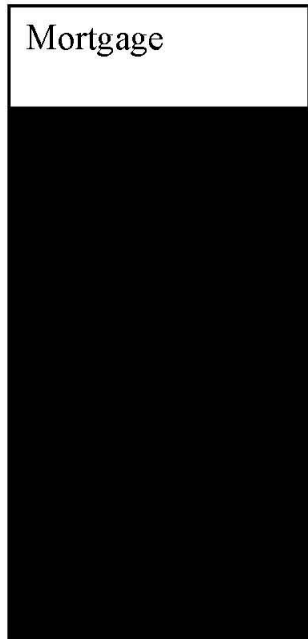
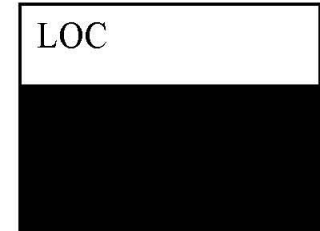
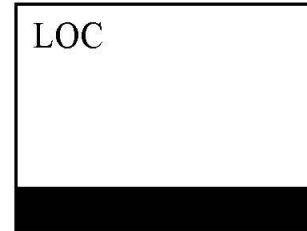
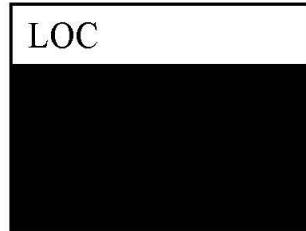
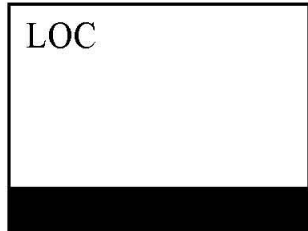
2nd the software will prompt you when and how much money to take from your LOC and pay towards your mortgage

[How it works]

- Interest on a line of credit is calculated on an average daily balance.
- The longer you can keep your income in your LOC, the less interest you pay. For Example, if your LOC balance is 4,000 at the 1st of the month and you deposit your income of 4,000 on the 1st of the month, your overall balance will be \$0.00 for the month.
- If you can keep your income in the LOC for the whole month you will not be charged interest because the average daily balance for the whole month would have been at \$0.00. Thus you are creating a interest canceling mechanism inside your LOC.
- As you cancel interest, your LOC is paid down faster. Thus enabling you to make more lump sum principal payments from your LOC to your mortgage.

Month 1

Month 2



Transferring your income in and out of your line of credit each month allows you to pay less money in interest and it helps you pay off your mortgage sooner.

Snow Ball Effect

- Additional lump sum principal payments fast forward your mortgage and cause more of your monthly payment to be applied towards principal.

Example: \$200,000 mortgage at 6.5% for 30 years. Payment = \$1,264.14

Original: Amount to Interest
\$1,083.33

Amount to Principal
\$180.80

After a lump sum principal payment of \$5,000 the new mortgage balance is \$195,000.

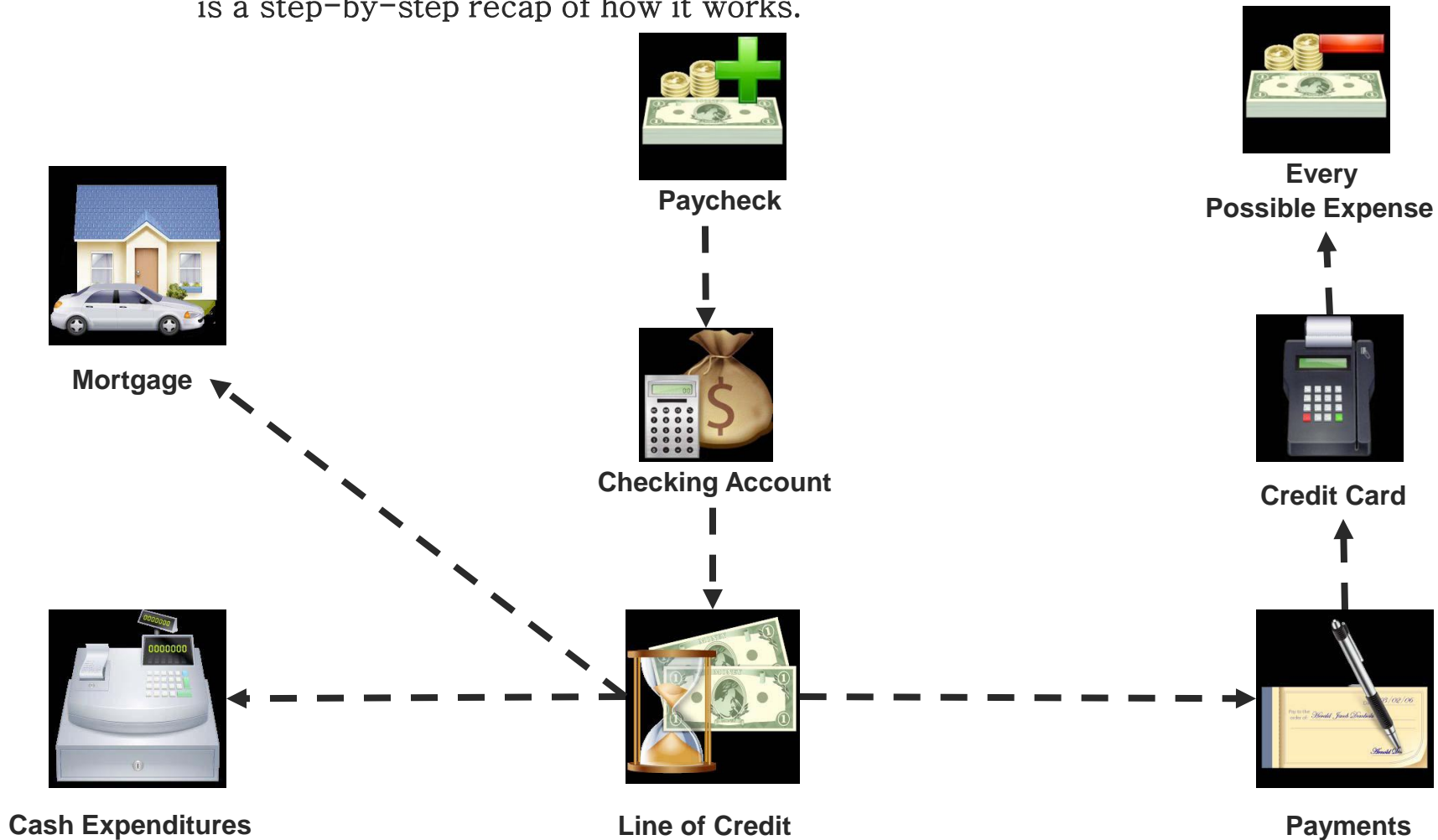
New: Amount to Interest
\$1,058.31

Amount to Principal
\$205.83

- This additional lump sum principal payment of \$5,000 will fast forward your mortgage 2 years and will now allow another \$25.03 of your payment to be applied to principal each month.
- In the long run, that extra \$25 of your payment applied to principal will save you \$15,169.68 in mortgage payments and over \$17,000 in interest.

Overview

- It's easy to follow the program, in fact the software does all the work for you. Here is a step-by-step recap of how it works.



Advantages to having a Line of Credit



1. It serves as an anti-foreclosure mechanism.
2. It acts as a “safety net” for rainy days or emergencies.
3. You can be your own bank (get money when you need it).
4. Interest reduction using the software (lower average daily balance).

[Lets Get Started!]

- Take the first step towards financial freedom by truly owning 100% of your home. Let us show you how this concept can help you pay off your home sooner than you expected. Call us or email us and we will get back to you as soon as possible!

