BIWEEKLY MORTGAGE ASSOCIATION.

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TABLE OF CONTENTS

FORWARD:

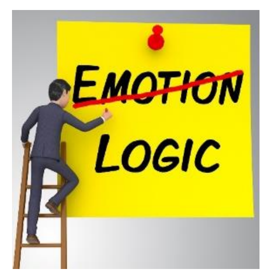
This E-BOOK gives you step by step instructions on how to accelerate your mortgage, keeping your same loan, lender, and minimum monthly payment.

The information you are about to receive, could save you tens of thousands of dollars in needless interest payments, that you otherwise would pay.

Insider techniques reveal the best methods to accelerate your loan lifting the veil on misconceptions about paying extra to principal yourself.

PERCEIVED AGE:

During four decades of mortgage acceleration seminars, one thing has been consistent, the perceived age when a mortgage is paid off.



Young people who attend these seminars when asked the question "What percentage of 62-year old's still have a mortgage?

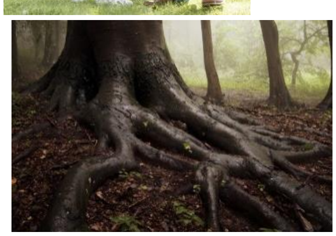
You can almost count on their response to be 20%. The young couples' response is relying on logic and simple math.

Add thirty years to their age and logically one would think that most mortgages would be paid off at the start of one's golden years.

The speaker would then ask a silver haired couple the same question, getting an entirely different response, 80% would have a mortgage only 20% would not.

Unfortunately, logic and reason have nothing to do with reality. The baby boomers have walked the walk, the millennials have just talked the talk.

Whenever you find yourself on the side of the majority, that is the time to pause and reflect. When everybody is doing something, that is the time you do not want to be doing it.



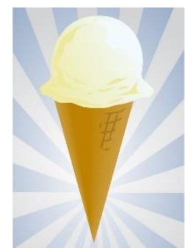
Young couples can learn from older couples by not searching for answers amongst the branches, yet by looking for them amongst the roots. Experience is the name we give our mistakes.

The question boils down to; Would you do today what others will not, so you can live tomorrow like others cannot? If 80% of the populous has a mortgage payment at age 62 what are they doing so you don' t make the same mistakes?

SHORTER TERM MORTGAGES

What majority of borrowers do, that you do not want to, is make monthly payments and continue to reset the clock to another thirty-year term, every time they refinance. Thirty-year terms are 'not hereditary, and just because your grandmother, and mother had one, doesn't mean you have too.

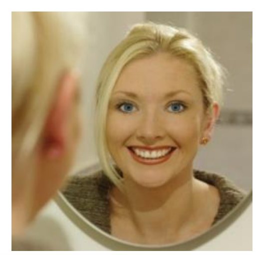
Even though lenders push plain vanilla 30- and 15-year terms does not mean you cannot request a 25 or even 13-year term. Start long, end short and before you know it, you will be refinancing into a ten-year mortgage and loving it. When you get on in years, people will not look at you for how much you have in the bank or stock market, yet how many years you have left on your mortgage.



Listen to your parents and grandparents they will tell you what an emotional roller coaster their mortgage has been, until they finally made their last payment. Making them wise story tellers so you can learn from their experiences and mistakes they made along the road of life.

FACE APP

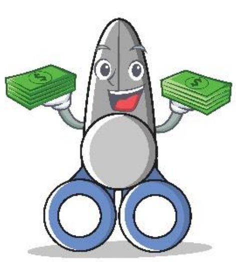
There is an interesting company that has an online presence called "FACE APP". It allows people to unveil what they will look like in the future. Looking older can provide a new outlook and allows the user to see how they will age in the future.



Beneath the humor of playfully gazing into the future is a serious question: "How do we learn to relate to our future selves? It is important that we do so, as it could help support our long-term decisions and goals.

Half of the users that download "FACE APP" have never thought about what their lives might be like 30 years down the road.

This is not necessarily surprising, since most of us are firmly rooted in the present and thinking about the far away future can seem like a distant priority.



Almost all of us fail to make even little sacrifices such as splitting monthly payments in half, that will make big differences later in our lives.

We tend to think about our future selves as if they are someone else, totally different from who we are today.

We think of our future self as another person, who is more of a stranger to us, when we do so, it tends to make more sense to do what we want today.

The "FACE APP" company goes on to say that when people download vivid, visual images of what they will look like in the distant future they will not think of themselves as the other guy.

They will do things today to prevent themselves from being a member of the “WISH I HAD CLUB".

Hopefully, you and your family will benefit from the knowledge and information presented in this E-BOOK that is humbly entitled

AHEAD OF THE GAME

<u>FUTURE OF MONEY</u>

<u>AND</u>

<u>LENDING INSTITUTIONS</u>

This E-Book starts off with the beginning of time when the Moon rotated around the Earth every 28-days, 13 times a year.

Giving credit to the Mayans a celestial culture that had their act together, projecting a calendar 2,500-years in the future.

Surprisingly, that 2,500-year calendar expired December 21, 2012. Let us pause for a moment and visualize how awesome predicting what the future will look like in 2,500-years from now.

Consider that the world has exponentially changed more over the last 100-years, than the previous 2,000-years.

In a decade old radio broadcast, Rush Limbaugh was expressing remorse over his grandfather’s death, commenting that the world had exponentially changed so much during his grandfathers' life, that his grandfather had more in common with a person living in the l7th-century, then he did his own grandson.

To illustrate exponential growth lets go back to a famous legend of the Creator of the chess board.

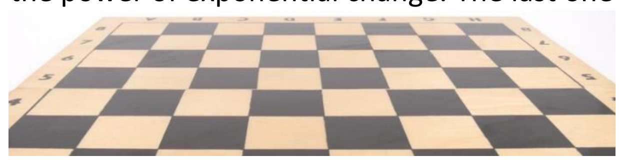
The king after playing the game was so impressed with the game, that he told the inventor that he would give him a reward in any amount he wanted.

The inventor of the game was very humble and said that all he wanted was enough rice to feed his family. The king obliged and said, "consider it done! Where do you want me to deliver the rice?"

The inventor said, simply place a single grain of rice on the first square of the chessboard and two on the next, then four on the next, with each subsequent square, receiving twice as many grains of rice as the previous one.

The King agreed without realizing that by doubling yields on every square it would bankrupt him, eighteen quintillion grains of rice.

That is an example of the power of exponential change. The last one hundred years was the first half of the chessboard, and the next hundred years is going to be the other half of the chessboard.



With that information, go ahead and visualize again what the world will look like in the year 22,500. hard to fathom?

Even though the Mayan civilization mysteriously vanished off the face of the Earth, they left their Harmonic calendar as their legacy, where every week, month and year started on a Sunday and ended on a Saturday. This calendar is still being used by payroll departments and lenders alike.

If you get paid weekly, biweekly or have a mortgage, you are unwittingly using the Mayan 13-month Harmonic calendar. So, let us for fun visualize what our mortgages will look like in fifty years.

Because loans are tied so closely to our monetary system, we cannot visualize one without the other. Not only will loans be processed and paid differently, but our monetary instruments also to pay them will be different as well.

Tornby a famous economist who studied every civilization since the start of mankind documented that: "There has never been a currency yet that has ever made it. Every currency has started with something has ended with nothing.

Before there was money, people bartered chickens for pigs and pigs for cows. This became very cumbersome as it was difficult to carry ten chickens around, so Kings and Emperors went to the smallest, most valuable resource - minerals, as their ultimate bartering tool.

One cow and two pigs could now be traded for a couple of coins that could be carried around in a small money pouch.

The coins were worth whatever their melted down intrinsic value was. Since Gold is the heaviest, shiniest, and rarest mineral on Earth, it was the most valuable, with Silver and Copper following.

Fast forward a couple of hundred years with inflation, it now takes a whole handful of coins to buy one chicken, a heavy and cumbersome transaction to say the least.

The future of what is going to happen to Coins can be seen currently in Las Vegas, Nevada, where one can readily see how antiquated our current system is.

The labor involved in the collection, cleaning, counting, storage, transporting, and disbursement of coins is off the hook.

Two people in the vault, two people in the cashier’s window, three people on the coin cart, two security guards, one person on the machine and one bean counter totaling the revenue

It is no wonder coins have been replaced by plastic debit / credit cards with magnetic strips on them, where one person can do the work of what ten people previously did.

As populations grew, demand for money grew at a staggering rate. Politicians came up with an ingenious idea of printing IOU notes.

The intent of the creators was sound, rather than carrying around heavy minerals, they could exchange those rare minerals for like denominations of Federal Reserve Notes, backed by the full weight of the Federal Government, and at the bearer’s option could be exchanged back to their original state of precious metals

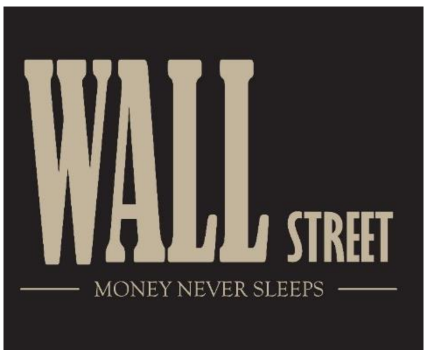
Unfortunately, power corrupts, and absolute power corrupts absolutely.

In 1935 President Roosevelt took the U.S. off the Gold Standard and by 1938 President Roosevelt made it illegal to Own Gold. To make sure the Government got everyone’s stash they offered $35.00 in Federal Reserve Notes (FRN"S) for one $20.00 Gold coin.

Back in the 1960's you could put a dime in a vending machine and purchase a Baby-Ruth or Butterfinger candy bar Today those same candy bars will cost you $1.50. It is not like the candy bar is any bigger or tastes any better, it's that our money has been diluted, requiring more money to purchase the same Commodities

Because our money is not backed by anything, politicians can promise their constituents the world and pay for it with IOU paper money

However, there is still a cost to print money and the more the Federal Government prints, (billions each year) at 14 cents a bill the more it costs which adds to inflation. Thus, just like all other manufacturing jobs that have been sent overseas, including our printing plates to get the U.S. currency printed for 9 cents a bill.



Today there are more one-hundred-dollar bills being printed than one-dollar bills, yet 60% of them are held outside of the U.S.

The Wall Street Journal publishes how many bills are printed and placed in circulation (M1 + M2 money). As of this Writing (because of Federal Government spending) the National Debt is in the tens of trillions of dollars, of which a good portion is used just to pay the interest on the National Debt.

Because energy goes where populations grow, European countries, gave up their country currency for one currency for the entire continent, labeled the "Euro". They had a bank holiday where all the banks shut down, and the next day their citizens brought their old country currency into the banks and exchanged it for newly printed "Euro's".

The exchange wiped out considerable debt plus enhanced the buying power of their currency EURO's are currently worth (as of this writing) more than U.S. currency.

The U.S. Government saw this as an opportunity to flush out money that Judges and politicians had stuffed in their mattresses for years that they had not reported on their tax returns.

Because of this blind flash of the obvious (BFO) the U.S. Treasury started planning their own currency exchange called the "AMER0", where three Canadian Maple Leaf's, ten Pesos and two U.S. greenbacks would be traded for one "AMERO" The exchange would happen in several years with a two-year window to convert U.S. greenbacks for "AMERÒS". The IRS would be there with copies of your income tax returns and if you could not prove that you reported the money you were exchanging, then the money would be confiscated.

Technology got in the way and leaped over the issuing of AMERO's in favor of crypto or digital currency to put a halt to money leaving the country, a joint effort between the IRS, U.S. Treasury Department, Federal Reserve and Consumer Financial Bureau of Protection (CFBP) has tightened down on money laundering and currency violations

Hundred-dollar bills have magnetic strips running through them for multiple reasons. One obviously is to stop counterfeiting and two is to stop people from trying to physically take currency out of the country undetected and unreported.

The next time you are at the airport, try to transport one hundred, one-hundred-dollar bills and go through the metal detector and see what happens. Or travel outside the United States and try to convert your U.S. currency for the currency of the country you are visiting.

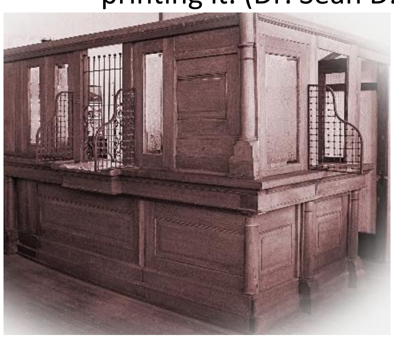
Exchanging just one U.S. dollar for a like foreign denomination, you will be asked to fill out a currency reporting form.

George Orwell's book entitled "1984", big brother is watching you, is really in play, which brings us to the topic of change in the face of change.

In 2007 technology jump frogged the U.S. Treasuries plans to introduce the "AMERO". The speed of technology has moved so rapidly that we have leaped over a multi-national currency in favor of a World currency.

Satoshi Nakomoto, in 2007 began working on a digital currency and payment system that would save the cost of designing new currency printing plates to keep counterfeiters from succeeding.

It would keep the U.S. Treasury from having to import our U.S. currency from the country (South Korea) that is currently printing it. (Dr. Sean D. Morton 2019).



In addition, in a blink of an eye, we could increase the amount of money in circulation to cover our tens of trillion-dollar national debt.

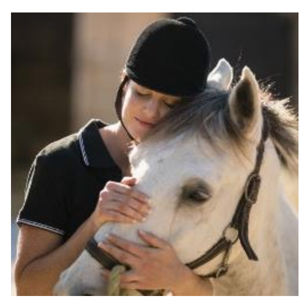
Electronic money would eliminate the need to transport bulky money, do away with armored cars and eliminate the need for greedy banks.

No more bank lines, waiting for collected funds, no weekends and holiday closures.

For fun I put a hundred-dollar bill in my right pocket and a hundred-dollar American Express travelers check in my left pocket and Jumped in the pool.

AMERICAN EXPRESS

When I got out, I pulled the one-hundred-dollar bill from my pocket and laid it out to dry. When I pulled out the travelers check out from my other pocket I was surprised to see that it had disintegrated. Approximately 70% of all lost or stolen travelers' checks go unreported. Electronic money would do away with the need for travelers checks period.



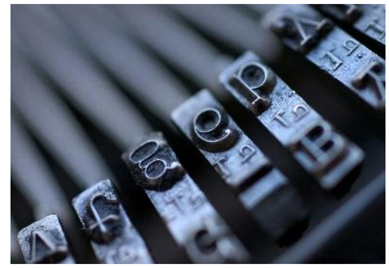
Peer to Peer Electronic Cash System would allow online payments to be sent directly from one party to another, without going through a financial institution.

The twelve regional U.S. Federal Reserve Banks will try to put the brakes on electronic money, yet you cannot stop technology, especially when it is working currently in Sweden. If horses could talk, do you think they would have allowed horseless carriages?

The technology wagon is going down the road at a remarkable speed, whether you like it or not.

You have a choice of either jumping on, and go for the ride of your life, or sitting on the sidelines and letting the world pass you by.

Change is never painful, resistance to change is. One cannot predict the future by thinking inside the box, nor even outside the box, yet you must think without a box.



Banks and lenders will become as antiquated as the typewriter. Lenders will try to pump the brakes every step of the way causing Congress to make it as unconstitutional to not accept time sensitive payments (biweekly or for that matter daily payments) as they did in 1984 when they made it unconstitutional for lenders to charge prepayment penalties.

Our old two-dimensional thinking of our monetary system and lending institutions with its binary choices will require in the future a more complex three-dimensional set of policy tools and responses.

In the future the key source of economic value will shift from hard assets to flows. The companies that create the most economic value, will be the ones that operate with a broader range of diverse knowledge.

Knowledge flows will become the key to creating economic value. As the world speeds up, stocks and knowledge depreciate at a faster rate.

Even the most successful products and stores fall by the wayside more quickly as new generations come through the pipeline faster and faster.

Just because you know something valuable today, does not mean it is going to be valuable tomorrow.

To succeed now, we must continually refresh our stocks of knowledge by participating in relevant flows of knowledge, it calls on us to keep learning as long as we are alive.

Even though there will be a minimum basic income, free medical and continuing education available to everyone, you will not be able to tap flows at will. You will have to contribute to them as well as be in them.

The authors first experience with flows of knowledge was when he needed a logo. After going to an advertising agency who gave him an estimate of $3, 000. 00 for the development of one logo he decided to see what he could find on the internet.

After researching he found a website for Logo's International which is a good example of this flow of knowledge.

The process was simple, inexpensive and the results were better than he expected. He simply entered the dollar amount of what he was willing to pay for a custom designed logo (their fee was $350.00 and up), He entered data, and a short description of what his company did and Bingo thousands of artists and designers all over the world could decide if his bid (amount he was willing to pay) was enough for them to create and design a logo that would meet his criteria. One week later he received through email not just one, but numerous logos to choose from. If he had not utilized this knowledge flow, he would have received one logo to choose from and it would have cost him ten times more to purchase it.

When you are looking for new ideas, you can bring a diversity of responses worldwide, and engage the industry to drive the speed.

Globalization is being driven by anyone and everyone.

Just like the digital bar codes that were placed on store items thirty years ago to track sales and inventories Digital codes will enter the financial arena where assets will be labeled for their value and liquidity.

The longer it takes to turn that asset into digital rivers, the more it will be discounted.

Artificial Intelligence models will be the basis for valuating your financial instruments and will tell you how long it will take to convert them into liquid digital currency.

The future currency on Blockchain Technology, where we will have information flows of spreadsheets powered by commercial energy with individuals having Special Drawing Rights (SDR'S) to be able to tap into these information flows.

Once cyber money is fully entrenched and utilized in our monetary system, with a world bank, replacing central banks, equity in homes will be as liquid and attainable to borrowers as equity lines are today.

Just like water, equity in real property, bank accounts, stocks, bonds, and cash value life insurance will seek its own level, so machines/ computers will know in an instant what your credit score will be.

Variable rates of interest and pick a payment that flourished in the early 2000's will be revitalized with more options, including anywhere at any time payments.

Facial and voice recognition will be the new face of bar codes for borrowers.

Hopefully, you will benefit from and find this E-BOOK as a Game Changer, that will Truly change you and your families lives forever.

QUICK REFERENCE GUIDE

COVER SHEET

This Quick Reference Guide summarizes each section of the E-Book "GAME CHANGER", for browser's that do not want to know how the watch is made, just what time it is.

Information has been reduced to a series of information bytes that are geared for celerity studies that would rather have a fast nickel, than a slow dime.

No grass will grow under your feet reading this information provided in this E-BOOK.

However, it is strongly recommended that not only should you read the "GAME CHANGER" from cover to cover yet re-read it again and again.

Studies have shown that the average learning curve to fully understand the complexities of mortgage acceleration takes about 3.5 hours with ball park savings hovering right around fifty thousand dollars, you do the math to calculate how much per hour your savings will be, well worth the time invested.

An average mortgage payment paid biweekly will save the borrower approximately $57,500 in unnecessary interest payments, owning more of their home sooner, reducing their 30-year term to 25 years.

QUICK REFERENCE GUIDE

SECTION I - INTRODUCTION

The following information is going to help you immensely in accelerating your mortgage, using the least amount of your most precious resources; "TIME and MONEY".

The goal of this E-B0OK is to not disrupt your lifestyle or change your spending habits.

In fact, using the insider techniques outlined in this E-BOOK, with dollar cost averaging you will find, that it is easier to come up with half a payment every two weeks than a full payment once a month.

By the time you get to the end of this presentation you will know how to accelerate your mortgage while keeping your minimum monthly payment the same.

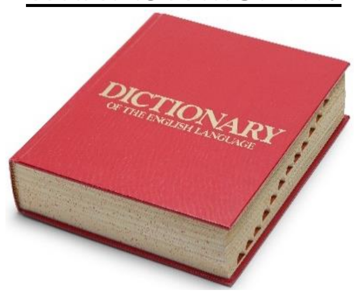
What is great about this mortgage acceleration process is, we are not asking you to do anything different than what you are doing now, except be a little smarter and efficient in doing it.

Hopefully, you and your family will benefit from the knowledge and information presented in this E-BOOK that is humbly titled "GAME CHANGER”.

QUICK REFERENCE GUIDE

SECTION II

WHAT IS A MONTH?



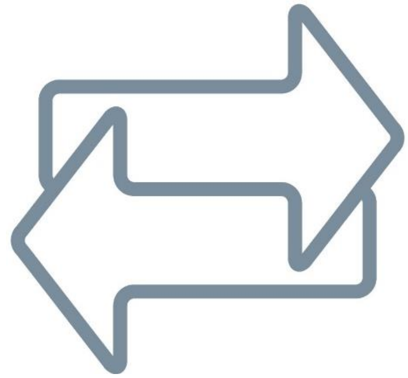
This section talks about our solar system and how the Earth's rotation gives us the day, it's revolution around the Sun gives us the year, and its dance with the Moon gives us the month.

At first glance it appears six of one, half a dozen of the other, in that the Earth rotating around the Sun, and the Moon rotating around the Earth, both have 365 days and 52 weeks, yet the "GAME CHẠNGER'" is how to make these revolutions work for you the borrower not your lender.

Even though we live in a round world, you cannot get there from here, in that the two cycles are polar opposites and will never catch up with one another.

Lenders have found that by shortening the number of days in a month, they can pack 13 month into a year, earning one additional month of interest from unsuspecting borrowers.

By adding more days to a month, they lesson the number of payment month in a year, slowing the amortization process, leaving interest longer to accumulate on the unpaid balance, thus earning more profit.



Understanding both the interest and payment side of your mortgage will help you Understand how to accelerate your mortgage while retaining your same minimum monthly payment.

You want your payment side of your mortgage to be the flip side of your payroll cycle. Every time you get paid you want to pay half your mortgage payment. This way you will be dollar cost averaging the extra two paychecks you get twice a year.

QUICK REFERENCE GUIDE
SECTION III
POOR OR RICH BORROWER

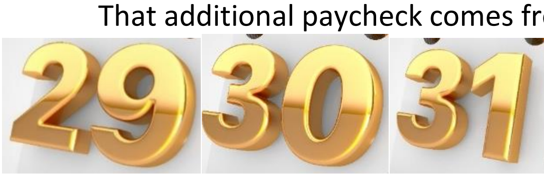
If you pick the wrong cycle to pay your mortgage, you will remain poor, you pick the right cycle you will become rich.

Because of the incongruous nature of what a month is, lenders speed and slow time to fit their pocketbooks at the expense of borrowers.

If you have ever been paid biweekly, every 6 month you got an extra paycheck.

Have you ever wondered where that extra paycheck comes from?

That additional paycheck comes from all the extra



days beyond the 28th of each month, that are set aside and left to accumulate with all the extra days of the other month, until they accumulate to 14 which is the month if you get paid biweekly where you get three paychecks.

Lenders do the same with your unpaid interest days. If you paid them it is a "GAME CHANGER" making you rich.

QUICK REFERENCE GUIDE

SECTION IV

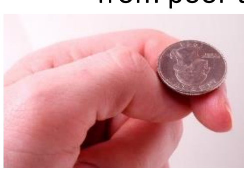
SPREAD BETWEEN TWO CYCLES

In this case the word “Power” has no energy assimilation, yet the recipient has an effortless way of gaining an advantage by amortizing the extra payment to principal over 26 half payments, rather than 12 whole payments.

Borrowers minimum monthly payment remains the same while accelerating their loans six to seven years faster.

Properly budgeting for these two extra checks and payments that occur twice a year make them windfall month because they are over and above the other ten month where only two pay cycles occur.

What turns these windfall month, into power payments is when a biweekly pay cycle is converted to a biweekly payment cycle, which is a "GAME CHANGER", transforming borrowers from poor to rich



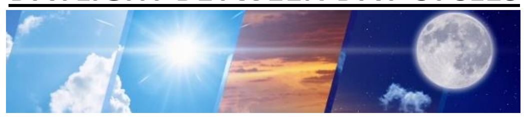
All borrowers who get paid biweekly need to do is flip the coin over; every time an automatic deposit occurs; an automatic half payment should occur at the same time.

If you get paid semi-monthly / monthly, you are getting paid a little more less often Compared to being paid biweekly where you receive a little less more often

If you are paid semimonthly you will need to save a portion of that overage out of each paycheck, giving you the ability to send in an additional half payment semi-annually.

QUICK REFERENCE GUIDE
SECTION V

<u>DAYLIGHT BETWEEN DAY CYCLES</u>



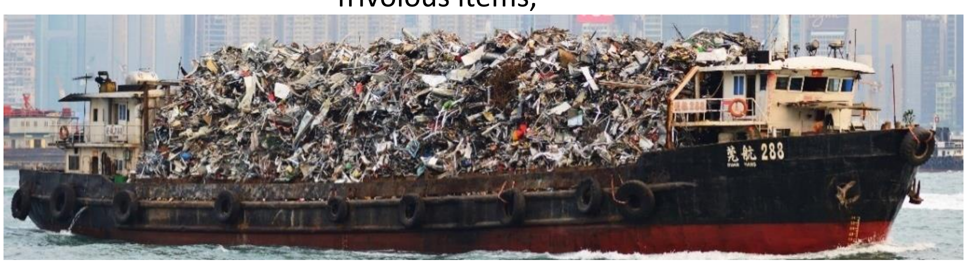
As discussed, your lender does the same with your unpaid interest days, that payroll departments who pay biweekly do, with unpaid payroll days, the only difference your payroll department deposits those extra days into your checking account twice a year, where your lender adds those extra days to your already huge outstanding balance.

This section talks about blue sky created by lenders calculating interest on 28-day cycles and borrowers paying interest on 30.5-day cycles.

If you get paid biweekly you are taking a haircut on all your paychecks, to earn the right to receive 26 rather than 24 paychecks, fit them into your budget and make them part of your income and expenses.

If you get paid semi-monthly / monthly, you are getting paid more, less often, than if you got paid biweekly.

Do not continue to squander that extra monthly compensation on frivolous items,



as you will need that money to pay the additional half payments every six month,

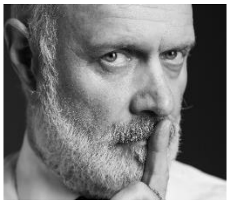
Lenders calculate interest on faster shorter cycles, yet borrowers pay on slower longer cycles, with the difference going to lenders as pure profit.

QUICK REFERENCE GUIDE
SECTION VI

INSURANCE FOR SHORT MEASURE


Lenders charge interest on 13, 28-day cycles' receiving payments on 12, 30.5-day cycles, with the spread defaulting to them as their insurance for short measure.

Lenders feel entitled to this insurance for short measure because of what Congress in 1984 did to them, making prepayment penalties unconstitutional, opening the flood gates for borrowers to accelerate their loans.




Lenders calculate interest on faster shorter cycles, yet receive payments on slower longer cycles, with the difference going to them as profit, not disclosed to borrowers, as all payments after 12 are optional not requiring any notification that they are due or late.


Technology has already been invented to make it easier for borrowers to accelerate their mortgages.

The key is for Congress to make it as unconstitutional for lenders to not accept time saving technology as they did when they made it unconstitutional for lenders to charge prepayment penalties.

QUICK REFERENCE GUIDE
SECTION VII

MORTGAGE TRIANGLE

There are three sides to a mortgage triangle. Two of them are not controlled by you, interest computation and payroll cycles which are both divisible by 28, the third side, (the one you do control) 'should be equal to the other two as well.

Taking two fourteen day pay cycles to pay one 28-day monthly payment is one thing, paying a 28-day interest cycle with a 30.5-day payment is quite another.

Sending in 30.5-day payments to your lender makes them rich. Issuing two fourteen day or one 28-day payment is a "GAME CHANGER", making you rich.

Do not confuse paying every 30.5 days with Paying every 28 days

The earlier will get only 12 payments to lenders annually, keeping borrowers poor, where the latter is a "GAME CHANGER", getting 13 payments to lenders, making borrowers rich.

QUICK REFERENCE GUIDE

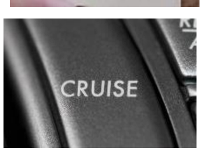
SECTION VIII

<u>AUTOMATION</u>

Automation is to mortgage celerity as compounded interest is to savings. It is easier for 100 borrowers to pay biweekly than it is for 1 borrower to pay extra payments to principal monthly.

Automating your budget biweekly, dollar cost averaging the extra payment to principal annually, is leveling the playing field so that all your paychecks contribute towards paying your mortgage.

It takes the wild card, the drama filled homosapien out of the picture.



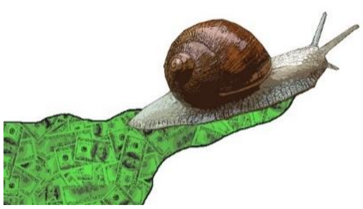
Set it and forget it functions, puts your payments on automated discipline, then kick back and watch your mortgage get paid off early without lifting a finger or increasing your minimum monthly payment.

QUICK REFERENCE GUIDE
SECTION IX

CONVENTIONAL BIWEEKLY

A conventional biweekly, is one that debits from your account biweekly and credits half payments to your mortgage every two weeks.

Conventional biweeklies have lost favor over the years because they are amortized differently, harder to qualify for (because they are shorter term) and sold on the secondary market differently; compared to preferred biweeklies, where you keep your same loan, and get credit for all the payments you have already made, no refinancing, debiting half your mortgage payment every 14 days, paying your lender every 28 days.



Even if you could find a lender that would sell you a conventional biweekly, you probably would not want it, because it pays off slower than a preferred biweekly.

Reason: conventional biweeklies amortize escrow over 26 half payments, where preferred biweeklies amortize escrow over 12 monthly payments, over collecting one month of escrow a year, which they credit as an additional payment to principal, thus paying off mortgages approximately 5 month faster.

QUICK REFERENCE GUIDE
SECTION X

THIRD PARTY ADMINISTRATORS "TPA's"

Third party administrators "TPA's" are independent entities that work on behalf of borrowers not lenders for a token fee.

They pay for themselves many times over by finding lender errors, helping borrowers get credit for every penny of extra payments to principal they are entitled to.

They fill in for borrowers that are unable to convince lenders to accept biweekly payments, debiting their accounts every two weeks, paying lenders on the same algorithms interest is calculated on.

Third party administrators "TPA's'" are the flip side of payroll departments with all the same insurances and safety nets doing on the payment side everything payroll departments do on the deposit side.

Borrowers are given usernames and passwords to track payments in real time, finding errors that would otherwise go un-challenged. Small errors at the beginning of a 30-year term mortgage if allowed to grow can snowball into a "GAME CHANGER" at the end of a mortgage.

You would not let your lawn go unattended all summer long, so why would you let your mortgage go unattended for 30 years?

QUICK REFERENCE GUIDE
SECTION XI

LENDERS IN HOUSE BIWEEKLY

For years lenders loathed biweekly payments for obvious reasons. For every dollar borrowers saved in interest, was one less dollar Wall Street received in dividends.

Citi Bank and Chase JP Morgan used to have biweeklies, yet their stockholders put a stop to it.

However, some lenders to keep borrowers from doing it themselves or going to Third Party Administrators "TPA's" have started their own in-house biweeklies.

Lenders claim their in-house biweeklies are free yet are the most expensive biweeklies on the planet. Not from fees, yet from slower acceleration.

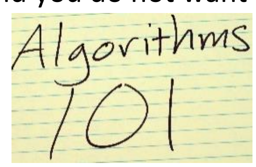
Average lenders biweekly will pay off about 5 month slower than a Third-Party Administrators "TPA's'" biweekly.

Reason: Most lenders wait until the eleventh hour to credit extra payments to principal, allowing interest longer to accumulate on the unpaid balance, slowing the amortization process down. Plus, by electing your lender to be your biweekly service provider, you are appointing the Fox to oversee your Hen House. Which is not a good option.

QUICK REFERENCE GUIDE
SECTION XII

ELEVENTH HOUR PAYMENTS

If your lender will not accept biweekly payments and you do not want to hire a Third-Party



Administrator to facilitate your biweekly debits, then by all means take on the challenge of having less and paying more by making an extra payment to your lender in the eleventh hour.

Understand you will be using two different algorithms all year, paying short fast interest calculations with long slow payments, putting the burden on 24 discounted payroll checks to do the work of 26, then expecting your end of the year pay cycles to do double duty by taking care of Santa Claus, Christmas vacation, year- end tax planning, and a second mortgage payment all in the same month.

With all your mortgage coupons used up for the year, no notices that a payment is due or late, makes the eleventh-hour payment very unrealistic.

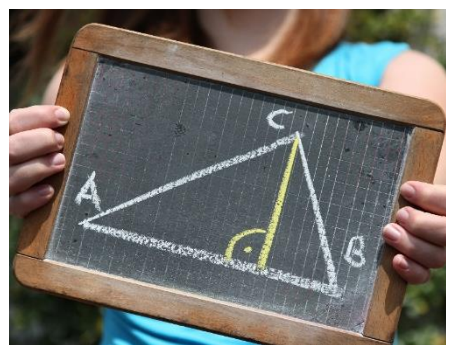
For all the reasons stated above, this choice of accelerating your loan by making one additional payment at year end is the least likely to succeed.

QUICK REEERENCE GUIDE
SECTION XIII

INSULT TO INJURY

Another way to get an extra month of payment to principal if you get paid biweekly is to take your short income month, and pay your long mortgage expense month, then reduce your already short income further by adding salt to your wound, taking even more of your spendable income applying it to each payment.

This is not an efficient way to accelerate your mortgage as you are taking all the egregious things about being paid every two weeks (an 8% reduction in monthly pay) and not utilizing the benefits of being paid biweekly (receiving two extra windfall paychecks annually).

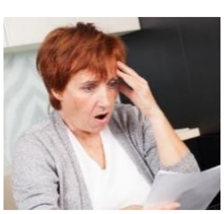


You are not dollar cost averaging your two extra checks, making all 26 of your paychecks work as hard as the previous 24 did.

In addition, you are adding insult to injury by using 1/12th more of your take home pay to add to your long slow monthly payment, making the mortgage triangle lopsided, using more of your sparse take home pay than if you split your payment paying your lender each time you got paid, which would be a definite "GAME CHANGER".

CHAPTER ONE

INTRODUCTION



Section One describes how lenders have manipulated the definition of what a month is by shortening the number of days in a month to 28. They have packed 13 months into a year, earning one additional month of interest from un-suspecting borrowers by giving them payment coupons with more days in a month (30.5). By doing so they are slowing down the amortization process, leaving interest longer to accumulate on the unpaid balance, thus earning more profit.

Section Two asks a thought-provoking question: "If interest on your loan is calculated on the same cycle that borrowers who are paid biweekly, have you ever wondered where those extra days come from, that add up to 14, every 6 months? "

Whether you know the answer or not, their payroll department still pays them that extra check every 6 months. If you gave your lender half a payment at the same time, that would be a "GAME CHANGER", changing you from being poor to being rich.

The longer your lender can keep the principal balance from being paid the more interest they earn. Your lender of course wants to keep those days for themselves as their insurance for short measure, not noticing you that they are due or late.

Section Three has do with all the days beyond the 28th of each month that are set aside and allowed to accumulate with all the extra days of the other month until they accumulate to 14, making them Windfall Month, where there are three 14-day cycles in one month (2nd, 16th, 30th).

Employees that get paid biweekly have mortgage reduction built right into their payroll, as the two month a year (often referred to as Windfall Month), where they get an extra paycheck are the two month a year where their lender has accumulated an extra 14 days of unpaid interest.

Employees that don' t get paid biweekly must improvise by stretching 12 or 24 pay cycles to cover 26 half payments. To do this they must dollar cost average the two extra half payments annually, over fewer larger paychecks.

This is a bigger problem than one may realize at first glance, in that the majority of people do not save regularly. To ask people to set aside 1/12th more of what they are already paying in mortgage payments each month so they can have the same cause and effect as someone who gets paid biweekly is unreasonable, that's why over 95% of borrowers fail in their attempt to accelerate their loans themselves. Borrowers who get paid semi-monthly / monthly, receive 8% more income monthly than employees getting paid biweekly.

Save up and pay those extra days and that will be a "GAME CHANGER" to your mortgage.

Section Four talks about blue sky created by lenders calculating interest on 28-day schedules and borrowers paying interest on 30.5-day cycles.

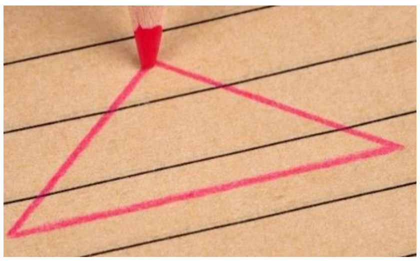
If you get paid biweekly, you are getting a haircut on each of your 26 paychecks, to earn the right to receive two additional paychecks, fit them in your budget and make them part of your income and expenses.

If you get paid semi -monthly / monthly, you are getting paid more, less often, than if you got paid biweekly.

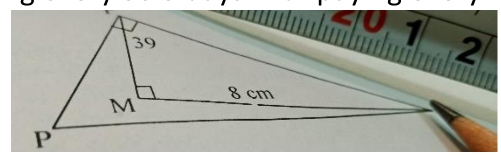
Do not continue to squander that extra monthly compensation on frivolous items, as you will need that money to pay the additional half payments every 6 month. This is precisely why paying extra to principal does not work. No one has extra money and if they did, they have a lot of places to spend it over giving it to their lender.

Section Five is all about lenders replacement for not being able to charge prepayment penalties, earning built in profit with "Insurance for Short Measure'".

Lenders calculate interest on faster shorter cycles, yet receive payments on slower longer cycles, with the difference going to themselves as pure profit, not disclosed to borrowers, as all payments after 12 are optional not requiring any notification they are due or late. Pay those extra days that fall through the cracks and that will be a "GAME CHANGER" to your mortgage.



Section Six reminds us that a mortgage triangle should be assiduous and to not confuse paying every 30.5 days with paying every 28 days.



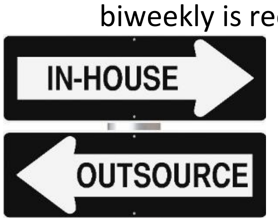
The earlier will get only 12 payments to lenders, keeping borrowers poor, where the latter is a "GAME CHANGER", getting 13 payments to lenders, making borrowers rich.

Section Seven tells us automation is to mortgage celerity as compound interest is to savings and that it is easier for 100 borrowers to pay biweekly than it is for 1 to pay extra payments to principal monthly.

Automation takes the wild card, the unpredictable emotional, drama filled homosapien out of the picture. Set it and forget it puts your payments on automated discipline which is a "GAME CHANGER".

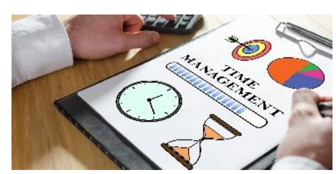
Section Eight clears up the common misnomer that biweekly payments are credited every two weeks.

Section Nine covers comparing conventional biweeklies (where the payment is credited every two weeks) to preferred biweeklies (where the payment is collected every two weeks, yet not credited until the second biweekly is received).

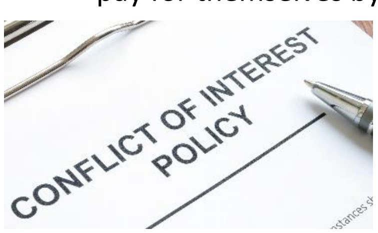


The information goes on to explain why preferred biweeklies are less expensive, amortize faster, and why they are preferred.

The idyllic (eye-dill-ick) description of Third-Party Administrators (TPA's) in Section Nine explains that they work on behalf of borrowers and are borrowers' friends.



It also explains that TPA's do not charge borrowers up front and pay for themselves by finding lender errors. They help Borrowers who are unable to convince their lenders to accept biweekly payments.



Section Ten is all about hypocrites and conflict of interests when lenders offer their own in-house biweeklies.

Why should your lender offer a service that helps you lose money for them? The worse they do accelerating your loan the more they make. With no internal auditing procedures choosing your lender to be your mortgage acceleration company, is like putting the Fox in charge of the Hen House.

Nothing good can come out of appointing your lender to be your biweekly provider.

In addition, lenders biweeklies are the most expensive biweeklies on the continent. Not from fees, yet from slower acceleration. At the end of the day lenders free biweekly can cost five times what a Third-Party Administrator (TPA's) charges.

The author of this E-B0OK ""GAME CHANGER" strongly recommends you look at other alternatives to pay your mortgage off early and become master of your mortgage which is a "GAME CHANGER".

<u>Section Eleven</u> In this section we talk about eleventh hour payments where you pay your mortgage off early by making an extra payment to principal at year end.

Nearly four decades of experience proves this is not a viable option, for the same reason you do not wait until year end to fund your IRA or retirement account.

With no notices that a payment is due or late, without the technological advantage of automation and in competition with Black Friday, Thanksgiving, Santa Claus, Christmas vacation and funding year end retirement accounts, this option is pretty much doomed before it is even started.

<u>Section Twelve</u> reflects on what you are already doing. If you do not get paid biweekly, you are receiving fewer yet larger paychecks per pay cycle.

Borrowers that get paid biweekly have mortgage reduction built right into their payroll by receiving 2 additional windfall checks annually, resulting in being paid less per paycheck, yet receiving more paychecks to make up for it.

<u>Section Thirteen</u> Discusses how borrowers that get paid monthly or semi-monthly, dollar cost average their annual salary over 12 or 24, not 26 paychecks, thus receiving the same annual salary over fewer yet larger pay cycles, requiring setting aside 1/12th or 1/24th more of a mortgage payment, per pay cycle to have the same equivalent result as being paid biweekly.

To do this you need to dollar cost average the 13th payment over 12 month, not 13 if you were to be paid biweekly.

Since you are receiving the same income, just spread out over fewer pay cycles, you are receiving approximately eight percent more income per month than someone paid biweekly.

Thus, you must set aside 1/24th more of a mortgage payment per pay cycle if you get paid semi-monthly or 1/12th more if you get paid monthly.

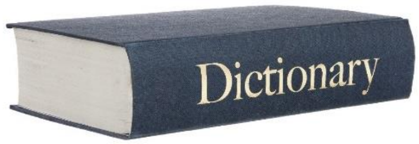
By doing this, you will have accumulated half a mortgage payment every six month, resulting in similar savings as being paid and paying your lender biweekly.

Not saving consistently the same amount out of each check will make your mortgage reduction attempts hit and miss maintaining your poor financial status.

You need to break this cycle and become rich by implementing the strategies outlined in this E-BOOK which will be a "GAME CHANGER" for you and your family.

CHAPTER TWO

WHAT IS A MONTH?



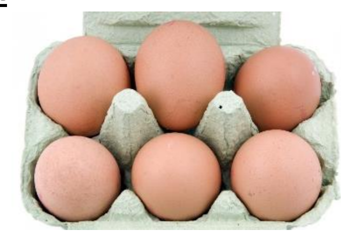
SOLAR SYSTEM

What does our solar system have to do with your mortgage? More than what you might believe! Interest and payments are measured by the Sun and the Moon.

The Earth's rotation gives us the day, its revolution around the Sun gives us the year and its dance with the Moon gives us the month.

This dance with the Moon is where mortgages are either paid off early, making borrowers rich, or continued to be paid for their full term making them making them poor.

SIX OF ONE/ HALF A DOZEN OF THE OTHER



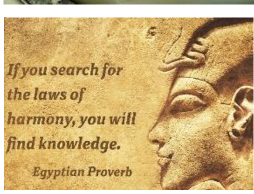
At first glance it appears to be six of one, half a dozen of the other, whether it be the Moon rotating around the Earth, or the Earth rotating around the Sun, they both have 365 days and 52 weeks. How can they be that much different?

Easy! When the Earth rotates around the Sun, it does so in 12, 30.5-day month. When the Moon rotates around the Earth it does so in 13, 28-day month.

The Moon for billions of years has rotated around the Earth every 28 days, thirteen times a year like clockwork.

MAYAN'S

The Mayan's a celestial civilization thousands of years ago observed this creating the Harmonic calendar, where every month and year was in harmony with one another, starting on a Sunday and ending on a Saturday.



Interest on mortgages as well as weekly and biweekly payrolls are on this same 13-month, 28-day Harmonic calendar.

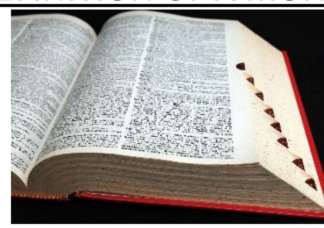
POPE GRECORY

Pope Gregory XIII in 1586 changed all this when he wanted to earn 13 months of labor from the peasants and only pay them twelve times.

He severed the odd month from the Harmonic calendar, leaving 28 loose days throwing a few days back at each one of the remaining twelve month.

Your mortgage interest computation and payroll if you are paid biweekly are based on 28-day month, 13 times a year. Your payments are on 30.5-day month 12 times a year.

DEFINITION OF A MONTH



If you look at any modern-day Gregorian calendar, there are not four weeks in a month, there are four weeks and 2 days, four weeks, and 3 days.

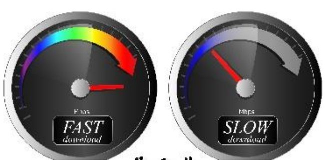
This left what a definition of a month was arbitrary and up to the discretion of the beholder.

Is a month the least common denominator, the average of all days in a month? 30.5 or is it four weeks and two days, four weeks, and three days?

The world as a result of this manipulation now had two calendars to meet payroll, calculate interest and make payments on.

CAN'T GET THERE FROM HERE

Even though we live in a round world, you cannot get there from here, in that the two cycles are mismatched and never catch up with one another.



By adding more days to a month, they lesson the number of payment month in a year, slowing the amortization process, leaving interest longer to accumulate on the unpaid balance.

RIGHT & WRONG CALENDAR

As a borrower, you pick the wrong calendar to pay your mortgage, you will remain poor, paying it for 30-Years.

You pick the right calendar, and you will be rich, owning more of your home sooner and paying tens of thousands less in needless interest.

How do you know which is the right or wrong calendar?

What's good for you is the exact opposite of what's good for your lender. What's good for the goose is not always good for the gander.

NEBULOUS DEFINITION OF A MONTH

Because of the nebulous definition of what a month is, lenders speed and slow time to fit their pocketbooks at the expense of borrowers, disclosing none of this because payments after 12 are optional, not requiring any notification if they are due or late.

THIRD BIWEEKLY CHECK COMES FROM?

If you know someone who is paid biweekly, they will tell you there are two month of the year where they get three fourteen-day checks.

Have you ever wondered where that third biweekly paycheck comes from?

That additional check comes from all the extra days beyond the 28th day of each month that are set aside and left to accumulate with all the extra days of the other month.

Take a calculator and calendar and add up the extra days beyond the 28th of each month. January you have three days (29th, 30th, 31st), February is a push, March you pick up three days (29th, 30th, 31st) so on and so forth.

By the time you get to June, you have accumulated an extra fourteen days and again, by December you have accumulated a second set of two weeks, those being the month if you were to be paid biweekly, you would get three biweekly checks.

Thus, payroll departments set aside and accumulate all the extra days beyond the 28th of each month, totaling 14 days every six month of unpaid wages.

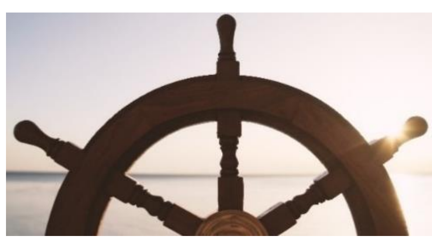
Your lender does the exact same thing with your unpaid interest days.

UNPAID DAYS

You would not let your payroll department keep your two extra earned payroll checks, that you worked so hard for, so why are you letting your lender keep you from making those two extra half Steroid payments?

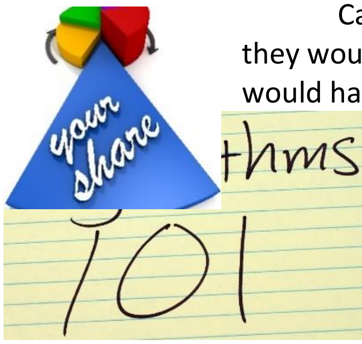
Has it ever dawned on you, if biweekly payroll departments paid employees an extra check every six month, that same scenario should happen with your lender, where you should cut them a check for your unpaid interest days?

This should be a blind flash of the obvious (BFO), that if you do not pay those extra unpaid interest days, you will remain poor.



SHIP TO COME IN

If you are waiting for your ship to come in and be noticed by your lender that an additional half payment is due twice a year, do not hold your breath, as lenders want to keep those two unpaid half payments for themselves as their "Insurance for Short Measure".



Can you imagine if you paid them, how powerful those payments would be, since they would not be diluted by any interest, taxes, or insurance, as those deductions would have been already paid by the previous 12 monthly payments?

Budgeting for these extra days, makes all the difference in the world and transforms the borrower from being poor to being rich.

Paying them however is not easy as it may seem, because lenders notice payments on a completely different algorithm, every 30.5 days, 12 times a year

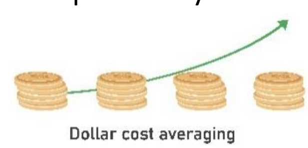
WINDFALL MONTHS

Employees that get paid biweekly have mortgage reduction, built right into their payroll, as the two months a year (often referred to as Windfall Months) where they get an extra paycheck are the two months a year where their lender has accumulated an. extra 14 days of unpaid interest

If you are a shrewd borrower, you don' t need to be sent a notice from your lender, that those days are due to be paid, because as Captain Obvious would say: "Your payroll department notices you by paying you, so you can pay your lender."

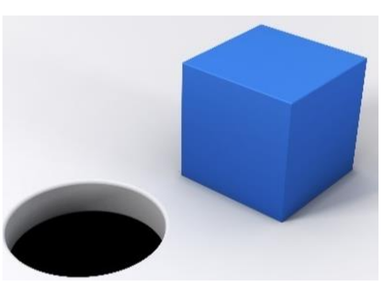
Bottom line, every time you get paid, pay half your mortgage payment, by the end of the year you will have paid 26 half payments, or the equivalent of 13 payments.

Employees that do not get paid biweekly must improvise by stretching 12 or 24 pay cycles to cover 26 half payments. To do this they must dollar cost average the two extra half payments annually, over fewer larger paychecks.



Borrowers who get paid semi-monthly /monthly receive 8% more monthly income, yet over two less pay cycles than employees getting paid biweekly.

Save that additional monthly compensation and pay those extra days, every six month and that will be a "GAME CHANGER", to your mortgage. Everything is copacetic if everyone is singing from the same choir book.



Where difficulties arise is when you try to put a square peg through a round hole; trying to pay lenders 28-day interest algorithm with a 30.5-day payment is not making the best use of your time and money.

Understanding how interest, payroll and payment cycles interact with each other will help you budget your mortgage payments more efficiently and effectively, leaving only the faintest footprint on your financial resources.

WINDFALL CHECKS AND POWER PAYMENTS

Although " Windfall Checks and Power Payments" have nothing to do with gas and electric companies, if used wisely will "Make America Great Again", reducing both the National and Consumer debt, building wealth, and providing economic security.

Powe Payments are special functions of value, giving recipients an effortless way of gaining an advantage, which definitely is the case when 'Windfall Checks and Power Payments are strategically used for debt reduction.

ORIGIN OF WINDFALL CHECKS AND POWER PÀYMENTS

“Windfall Checks and Power Payments'" come from the extra days beyond the 28th of each month that are set aside and allowed to accumulate with all the extra days of the other months.

If you added them up, they would total 28 unpaid days by year end, paid to employees every 6 months in two 14-day installments

yet on the flip side, go unpaid to lenders making borrowers poor.

CHAPTER THREE

POOR OR RICH?

Receiving Windfall Checks and making Power Payments, is nothing to take for granted as they make the difference of remaining poor or (if budgeted correctly) becoming rich.

Continuing to squander these two precious checks on frivolous items and not make the two half Power Payments annually will keep you poor.

Yet investing these Windfall Checks on mortgage reduction will transform you to become rich.

SEMI-MONTHLY VS BIWEEKLY

Do not confuse being paid every 14 days, with being paid every 15.25 days.

Mortgage interest and biweekly payrolls are computed on short fast 28-day cycles, that are the same or a derivative of the same cycle as the Moon when it rotates around the Earth every 28 days 13 times a year.

Mortgage payments and semi -monthly payrolls are computed on slow 30.5-day cycles that are the same or a derivative of the same cycle as the Earth when it rotates around the Sun in 30.5 day increments 12 times a year.

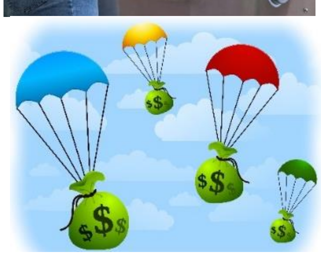
You would think that the end justifies the means, in that if two employees earned the same annual salary, that it would not make any difference what increments they were paid, yet it makes all the difference in the world.

24 VS 26 TIMES A YEAR

Those that get paid biweekly receive approximately one tenth less per month, if they were paid semimonthly, which is quickly absorbed into their standard of living, yet here lies the windfall: Payroll departments issuing biweekly payroll execute pay cycles 26 times a year, 2 more times than if they were executing semi-monthly pay cycles.

CHAPTER FOUR

SPREAD BETWEEN TWO CYCLES



26 times compared to semi-monthly 24 times annually. The spread between two cycles are Windfall Checks and Power Payments.

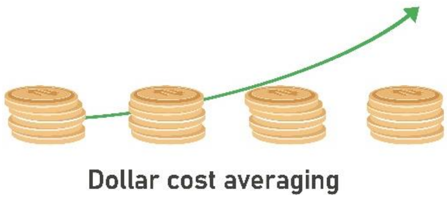
If you are lucky enough to get paid biweekly you will receive, two extra checks annually when budgeted for loan acceleration, earn the title “Windfall Checks'" when they are put to work as “Power Payments", which may do more for you than your employers contributory retirement plan.

Turn these two "Windfall Checks" into "Power Payments" by making them work just as hard as your previous 24 pay checks which you paid your last 12 mortgage payments with.

Paying half your mortgage payment each time you get paid 26 times a year is the equivalent of 13 full payments.

Lenders only need 12, applying the 13th payment directly to principal.

The two extra "Power" half payments applied to principal are eight times the potency of traditional payments, not diluted by interest, taxes, or insurance.



If you are not fortunate enough to be paid biweekly, you can dollar cost average your 12 or 24 paychecks to have the same cause and effect as being paid biweekly.

Illustrating two employees who earn the same annual salary, one getting paid a little less more often (biweekly), the other receiving a little more income less often (semi-monthly).

The employee who gets paid biweekly will receive approximately 4% less per pay cycle yet will have two more pay cycles.

The employee who gets paid semi-monthly will receive approximately 4% more per pay cycle yet will have two less pay cycles.

Employees who get paid semi-monthly will need to rearrange their income to fit the same cycle as employees who gets paid biweekly.

To do this, the semi-monthly employee needs to save 1/24th of a mortgage payment (1/12th if paid monthly) out of the additional 4% compensation (8% if paid monthly) that they receive each pay cycle.

In a perfect world, the employee in six months, will have accumulated half a mortgage payment, paying same to lender replicating a biweekly payment program.

Most people budget their money monthly regardless of how or when they get paid.

If an employee gets paid biweekly, they use two, fourteen-day checks, or semi -monthly two 15.25 day pay cycles to cover their monthly bills.

The difference in their checks and money available for monthly expenses is minutiae (mih-noo-shuh), yet the difference in possible savings is huge

<u>WINDFALL CHECKS AND POWER PAYMENTS</u>

If you paid your lender half your mortgage payment every 14 days at the end of the year, your lender would have received 26 half payments or the equivalent of 13 full payments, requiring only 12 payments, with the additional payment going directly to principal, not diluted by interest, taxes or insurance. The equivalent of a Power Payment, eight times the potency of a traditional payment, a "GAME CHANGER" to say the least.

ADDITIONAL CHECKS AND POWER PAYMENTS

The employee who gets paid biweekly receives two additional windfall checks annually that have not been budgeted for and do not fit within the four corners of traditional budgets.

The reason they have not been budgeted for is assiduous with the other 24 checks that are paid twice in one month.

THIRD CHECK IN SAME MONTH

These two “Additional Checks" are paid as a third check in the same month, once at beginning of the year, and once at the end.

An example of a month with three pay days would be the 2nd, 16th, 30th.

Since this extra third check in a month only happens twice in twelve months, it is typically not budgeted for, consequently none of the funds are spoken for, making it like a windfall Check to be spent spontaneously on anything.

Borrowers who get paid biweekly, typically budget only for 24 paychecks, leaving the two “Un-budgeted windfall Checks'" to be spent anywhere the wind may blow i.e., extra pizza for the family on Friday nights, trips to Las Vegas, or tickets to a sporting event or concert.

SHIP WITHOUT A RUDDER

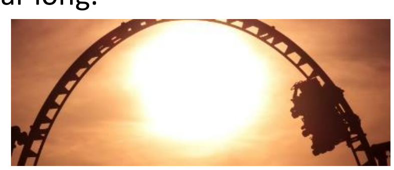
Unfortunately, with no direction, the money is spent on anything anywhere, like a ship without a rudder, any port is the right one.

At the end of the year, the employee has nothing to show for those two extras “Windfall Checks" that they worked so hard for. To budget for all 26 paychecks, you need to dollar cost average, utilizing all 26 paychecks not just 24.

DOLLAR COST AVERAGING

You do the same thing when you dollar cost average your seasonal utility bill. Rather than having your energy bill look like a roller coaster, with deep valleys and mountains in summer and winter, you dollar cost average, so you know how much to budget for heat and air conditioning, with no surprises paying the same flat amount each month all year long.

TWO FAST SHORT CHECKS



If you get paid biweekly, you use two fast short 14-day (totaling 28-days) paychecks to pay one slow long mortgage expense every 30.5-days.

This procedure leaves deep dark Saskatchewan footprints on your financial resources.

CHAPTER FIVE

DAYLIGHT BETWEEN 28 & 30.5-DAY CYCLES

FOUR PERCENT LESS

If you are getting paid sooner for less days worked, biweekly (14 days verses 15.25 days semi-monthly) you can expect less money faster, (approximately 4% less per pay cycle or 8% less per month), yet you are getting two more pay checks, to make up for the difference. Do not waste these two additional paychecks, they are like gold to your mortgage and retirement. Why should you allow these two nonconforming paychecks to get a free ride?

You have taken a financial haircut on your previous 24 paychecks to earn the right to receive these two powerful “Windfall Checks'".

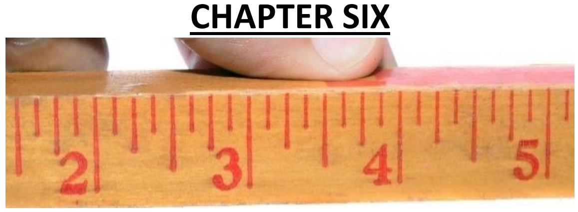
WINDFALL PAYCHECKS

Do not waste this opportunity and not have your windfall paychecks carry their own weight. It is these two extra built in, un-budgeted windfall paychecks that have earned the name “Windfall Checks'", that if used for mortgage acceleration make them "Power Payments”.

Chances are you budget half your mortgage payment to come out of each check you get, twice a month, 24 times a year.

Because these two odd ball triple pay cycle month, do not fit within your ten double pay cycle months, you let budgeting of them slide making you poor.

CHAPTER SIX



INSURANCE FOR SHORT MEASURE

Recapping, lenders charge interest on 13, 28-day cycles while receiving payments on 12, 30.5-day cycles, with the spread going to them as their insurance for short measure.

ENTITLEMENT

Lenders feel entitled to this insurance for short measure because of what Congress in 1984 did to them, costing them a whole boat load of money by making prepayment penalties unconstitutional, opening the flood gates for borrowers to accelerate their loans.

BAKERS DOZEN

The term "Insurance for Short Measure" originated in England over 1,000 years ago when Bakers sold baked goods in allotments of a dozen.

The problem using brick fired ovens in those Medieval Days, whatever baked goods were closest to the fire got burnt, disintegrated, or fell apart.

Complaints against bakers increased significantly until the King created the British Weights Measures Association (BWMA), the same acronym for Biweekly Mortgage Association "BWMA", the oldest Third-Party Administrator of biweekly debits in America. BiweeklyMortgageAssociation.com

The solution to the dilemma was easy, throw an extra baked good in the oven for "Insurance for Short Measure'", letting that 13th baked good increase the conventional measure of a dozen to 13, a Bakers Dozen.

PROTECTED LENDERS

The dichotomy behind this scenario is an entire flip flop from protecting the consumer from the baker to protecting the lender from the borrower.

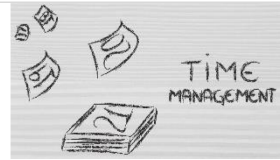
Lenders are the ones who are protected (not borrowers) calculating interest on faster shorter cycles, yet receiving payments on slower longer cycles, with the difference in days adding up to an additional month of profit for the lender. They make sure that this extra month of profit is not disclosed to borrowers by making all payments after 12 optional, not requiring any notification that they are due or late.

NO TRACTION

The spread or lenders insurance for short measure if not paid, automatically defaults to the lender, and added to borrowers already huge outstanding balances.

This is why at the beginning years of a loan; you feel like you have no traction in paying your loan down.

MANAGING TIME



Managing time is a misnomer, no one can manage time, time continues regardless.

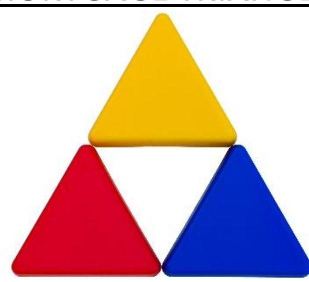
What we can do is manage ourselves and the tasks at hand, so we can be more efficient, prioritizing what we feel is most important.

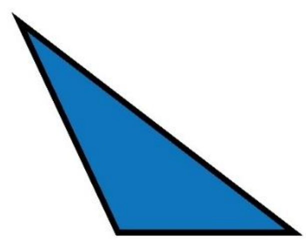
One drawback with prioritizing, it does not create any more time, all your doing is rearranging your to do list, moving number three, to number one, so on and so forth.

What will save time is categorizing your to do list into smaller functions and time constraints.

The most efficient way of paying your mortgage off early is to use the least amount of your most precious resources, Time, and Money.

CHAPTER SEVEN
MORTGAGE TRIANGLE





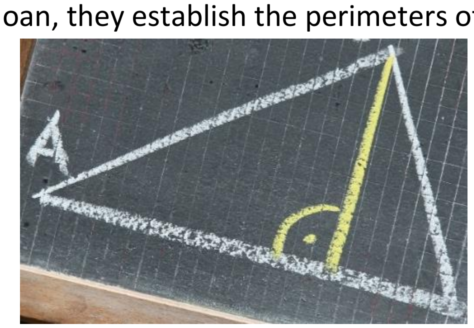
To accomplish this, you will want to look at your mortgage in the shape of a triangle, with all three sides of the mortgage triangle assiduous with one another.

Two of the three sides are not in your control (computation of interest and payroll), which sets the stage for the third side you do control (payments).

Orchestrating these three sides of the mortgage triangle to be harmonious with one another should be your ultimate goal. Where one side puts down the other side picks up, seamlessly and transparently.

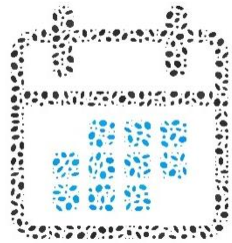
28-DAY CYCLES

Since it is your lenders loan, they establish the perimeters of the mortgage triangle by computing interest on 28-day cycles, whereby your payroll department follows suit with derivatives of the same every 14 days.



Two sides of the mortgage triangle are divisible by 28, the last thing you want to do is make a 30.5-day payment. To make the third side of the triangle be in the same quotidian, payments need to be made every 28 days or derivatives of every 28 days.

LEVEL THE PLAYING FIELD



If you get paid biweekly, pay your bills biweekly. You will find it much easier on your cash flow, coming up with a half payment every time you get paid, rather than a full payment once a month.

In addition, paying your mortgage every 14 days, puts your payments on the same or a derivative of the same algorithm your lender calculates interest on. By setting your budget up biweekly, you will level the playing field with all 26 of your paychecks contributing toward your mortgage payment and will transform you from being a poor borrower to a rich one.

Subtract the same dollar amount that you deducted from your previous 24 paychecks, from your two extra “Windfall Checks", so you can automate your pay cycles more easily as each paycheck is apportioned equally.

If you get paid other than biweekly, you will more likely than not be receiving more compensation over fewer pay cycles giving you the where for all (in a perfect world) to save 1/24th or 1/12th (depending on if you get paid semi-monthly or monthly) more of a mortgage payment per pay cycle.

At the end of six month, you will be able to replicate a biweekly payment schedule sending to your lender an extra half monthly payment.

FUTURE WEALTH

One of the Windfalls of utilizing the services of Third-Party Administrator's (TPA'S) is that once you get your mortgage paid off, your TPA can continue the debiting and depositing of those would-be mortgage payments into savings for you.

Look at what the future holds when you do this. At the end of 30 years, not only will you have your mortgage paid, yet you will have"$154,000 in future Wealth towards your retirement as well, your choice, do nothing have a paid off mortgage in 30 years; split your payments and have a fully paid mortgage and have$154,000 in the bank, same minimum monthly payment. *Based on a $200,000, 30 yr. Mtg @ current int rate ($400.00 monthly impounds)

Taking two 14 day pay cycles to pay one 28-day interest cycle is one thing, paying a 28-day interest cycle with a 30.5-day payment is quite another.

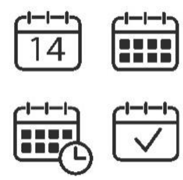
CAKE AND EAT IT TOO

Lenders have their cake and eat it too. Lenders do not give change back for paying 28-day interest calculations with 30.5-day payments, nor do they give credit for extra days paid over and above the 28th of each month.

30.5-DAY PAYMENTS

To calculate what your biweekly payment is, simply bifurcate your traditional 30.5-day monthly payment, paying half, every 14 days. Your lender only needs 12 months of taxes and insurance, so you will be overpaying your impounds by one month annually, which is OK, since the escrow overage will be applied toward principal, paying off your loan that much faster.

Making 30.5-day payments, benefits your lender as you will pay thousands of dollars more in needless interest, than if you paid on the same algorithm interest is calculated on.



If you are getting paid on a derivative of a 28-day interest computation cycle, why on earth would you want to slow the whole amortization schedule down, by paying on a long slow 30.5-day payment cycle?

You pay monthly and you will pay the full term of your loan, you pay every 28 days, and you will drastically shorten the term, owning more of your home sooner, saving thousands of dollars in needless interest.

28 Days
30.5 Days

Do not confuse paying every 30.5 days with paying every 28 days.

The earlier will get only 12 payments to lenders annually, making borrowers poor, where the latter gets 13 payments to lenders, making borrowers rich.

ANOMALY

Anomaly of a 28-day payment verses a 30.5-day payment. Because there is no way lenders differentiate a 28-day payment from a 30.5-day payment, the best way to ensure that your lender gets the 13th 28-day payment a year is to send them 26 half payments, where the last two "Power" half payments will be prodigious payments, as your lender would have already received all 12 payments including interest, taxes, and insurance, making this 13th payment like one on rocket fuel.

CHAPTER EIGHT

Automation is not a lack of self-discipline, yet the master of self-discipline. Knowing what to automate is the first order on the agenda.

Tasks that are repetitive, consistent, predictable, and homogeneous are great candidates to be automated.

Automation takes the wild card, the unpredictable emotional, drama filled homosapien out of the picture.

Set it and forget it functions of automation eliminates outside distractions that cause your eye to be taken off the ball.

Automation is to mortgage celerity as compound interest is to savings.

It saves you time on the front end by paying your mortgage in the fast lane, getting dollars to your principal quicker, not allowing interest as long to accumulate and saves you time on the back end by reducing the term of your loan.

HENRY FORD

Modern day automation started in 1917 when Henry Ford retrofitted conveyor belts to work on assembly lines building Model T Fords.

Like McDonalds 50 years later, keeping few choices on their menu, Henry's assembly line, put cars together coining the term: "You can have any color Model T Ford you want as long as it is black".

ELECTRON

When the electron hit the financial industry, it sped transactions up not arithmetically yet geometrically, with the creation of the Automated Clearing House (ACH). There was no more having to wait 7 to 10 days to have cleared funds, which now took only seconds.

Lenders have the capability of receiving and posting daily, yet have chosen not to, not because they are waiting for technology to catch up, yet because of their insatiable (In-sacha-bull) desire to earn more money.

With technology knocking on lenders front door, for them to not open it, should be every indication that they will do whatever is necessary to prevent borrowers from accelerating their loans, which should be as unconstitutional as when they charged prepayment penalties.

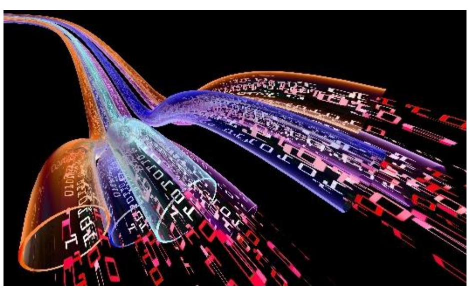
If lenders accepted payments other than monthly, borrowers could accelerate their loans more easily by paying on the same algorithms they are being charged interest on.

There are lenders even to this day that will not accept electronic payments, for fear of losing late fees and phone pay charge revenue.

There is no reason in this day and age that lenders should circumvent technology that would benefit the masses for their own selfish avarice.

COG IN THE WHEEL

Doing business contrary to this philosophy is a cog in the wheel and is holding progress back. We are not in the dark ages any longer and industries that hold progress back because of cupidity (kyoo-pid-ih-tee) should not be tolerated.



When the electron was introduced to the financial industry, it revolutionized how we do business. Thousands of transactions are completed in the time it took a handful of transactions to be completed in the past.

The electron and magnetic ink character have sped up applying and qualifying for loans, yet lenders have not changed the way they calculate and receive payments which has mirrored innovations in the automobile industry since the 70's.

MOORES LAW

The processing of mortgage payments has pretty much stayed consistent with automobile technology, where a comparison of how fast microchips have evolved compared to automobiles since 1971 is in order.

According to Thomas Freedman (a writer for the New York Times) in his book "Thank You for Not Being Late" an optimist guide to thriving in an Accelerated Age, "he goes on to say If the automobile industry kept up with microchip technology under Moore’s Law, a 1971 VW Beatle, would cost 4 cents, go 300,000 miles an hour and get 2.2 million miles per gallon'".

Wow and Lenders cannot or will not take partial payments, something is wrong with this picture!

Obviously, lenders are in a rut and you know the definition of a rut is? It is a coffin with the ends kicked out.

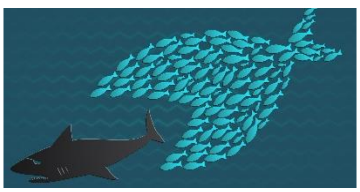
DAVID & GOLIETH

Unless borrowers band together, the "David and Goliath" effect will continue Take a look at your past, your future will be just like your past except more years of it, unless you obviate lenders to make a change.

If you treat your loan like it is, it will stay like it is, yet if you treat your loan as If what it ought to be and could be, it will become what it ought to be and could be.

If you ask your lender to take partial payments, it is easy for your lender to say no, yet if you get several of your relatives or friends to make the same request it is harder for your lender to say no to a number of legitimate consumer requests.

Another alternative is to locate a TPA, who already has thousands of clients and ask them to make that request on your behalf.



If your lender still refuses, then at the very minimum the TPA will make your payments on the same algorithms interest is calculated on, accelerating your loan just as fast or faster than if they were paying your loan every two weeks

CHAPTER NINE
CONVENTIONAL BIWEEKLY

Conventional biweeklies have lost favor over the years and if you find one, it is like spotting a great white elk.

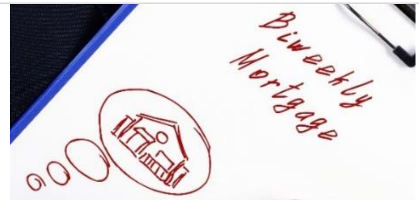
A conventional biweekly is its own breed of loan. To get one (if you can even find an establishment that offers one) you would need to give up your old 30 or 15-year traditional term, paying for all closing costs, appraisals, and points appropriating a brand-new biweekly loan.

Reason: A conventional biweekly is amortized differently, has different escrow procedures, harder to qualify for (because it is a shorter term) and is pooled and sold on the secondary market differently.

Compared to "Preferred Biweekly Loans, where you keep your same loan, no refinancing, simply bifurcate your monthly payment, having half debited out of your account every two weeks

Difference: Conventional biweeklies credit your half payment to principal every two weeks; preferred biweeklies have a latency between debits and credits.

PREFERRED BIWEEKLY



Here is the kicker: Preferred biweeklies pay off approximately 3 months faster than conventional biweeklies.

Reason: More money is getting to the principal with a "Preferred Biweekly". Regulations do not allow lenders to over collect escrow proceeds, thus the amount paid out of escrow must be a push with a conventional biweekly; where a Preferred Biweekly does not amortize taxes and insurance over 13 payments, yet over collects impounds by one month, sending, the overage as an extra payment to principal once a year.

What creates more time, is doing today what others will not, so you can live tomorrow like others cannot.

Taking a step back so you can take ten steps forward, by investing a few minutes today so you can be entirely debt free six to seven years sooner.

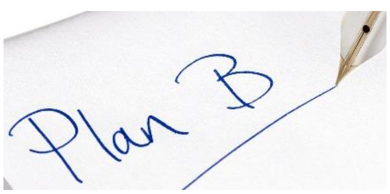
QUICK FIX

If you want a quick fix, just throw a few dollars as an extra payment to principal, it will make you feel good for the moment, yet do not expect it to do much for paying your home off quicker.

The reason, it is not automated, not recurring, not consistent or repetitive nor has longevity, and has too much human interaction and emotional drama for it to work more than a few times because money, time, and life gets in the way.

LEARNING CURVE

Biweekly Mortgage Association (BWMA), (the oldest mortgage acceleration company in America) has found that the average learning curve takes about 3.5 hours, to fully understand all of your options,

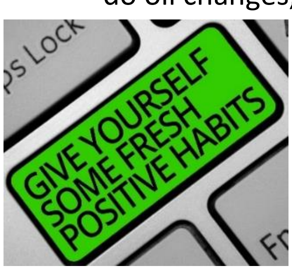


choose a blueprint to follow, set up auto draft, review all the frequently asked questions and answers, watch their video or re-read this E-BOOK titled the "GAME CHANGER" a second time, jump on the free calculator, on smartbiweekly.com, which will show you your savings, then put together a backup plan, as the secret to success is to be ready for plan "B".

BLUEPRINT

When looking for a blueprint to follow to accelerate your loan, first determine what kind of a person you are, what you enjoy doing and how valuable your time is

If you do your own taxes, cut your hair, do oil changes, and tune ups on your car, enjoy math and calculations, working with customer



service departments, questioning property tax assessments and lender amortization schedules, chances are you fit into the mold of do-it-yourself borrowers who successfully accelerate their own loans.

WORTH WORKING FOR

Just like anything worth having, is worth working for, you will find the same is true with mortgage reduction. A few hours invested at the beginning of this process will pay big dividends towards you being completely debt free, retiring years sooner than your family, friends, and coworkers.

CHAPTER TEN

THIRD PARTY ADMINISTRATORS

It is hard or almost impossible for one borrower to take on the entire lending industry, that is why it is important for borrowers to understand who Third Party Administrators are and support them anyway they can.

Third Party Administrators are independent entities that work on behalf of borrowers, not lenders.

They pay for themselves by finding lender calculation errors, helping borrowers get credit for every penny of extra payments to principal they are entitled to.

They fill in for borrowers that are unable to convince their lender to accept biweekly payments, debiting their accounts every two weeks and paying their lenders on the same algorithm interest is calculated on.

They typically charge about what a cup of coffee may cost, twice a month, which pays for annual audits, customer service, and maintenance on accounts

Any additional fees (like banks) are baked right into the plans savings, so if your happy with your net savings, you will be happy with their fees

Most of them will give you a free 90-day trial period and you can cancel anytime.

There are not very many TPA'S in existence, as you can readily see, they are not liked by lenders and banks, as they choose to be watchdogs for the industry.

In addition, financial Institutions do not like to be held accountable to borrowers on loans that have been bought on the secondary market, or where extra payments to principal have been made.

AUTO PAY

Mortgage payments are the perfect textbook candidates for auto pay. They are isochronous, assiduous, and isomorphic, yet you set your mortgage up on auto pay and you only save just the cost of a U.S. postage stamp.

Reason: Auto Pay was designed by the lending industry to perpetuate their Insurance for Short Measure, and their 30.5-day payment scheme. What lenders have done is swapped out their old 30.5-day analogue mortgage coupons with electronic versions of the same.

Bottom line, you are still giving your lender their same amount of needless interest, yet just giving it to them a little faster and more efficiently, saving you nothing except the time" to write out and mail them your check.

ADVICE

One would think what would be good for the goose would be for the gander.

That would be true if you and your lender had the same goals, your goal is to pay the least amount of interest over the shortest time, which is the exact dichotomy for your lender who reports to Wall Street, wanting you to pay the most amount of interest over the longest time.

Even though you are in a partnership with your lender for 15 to 30-years, you are wearing two different colored jerseys.

For every dollar you save in interest is one less dollar lender stockholders receive as dividends.

CONFLICT OF INTEREST

Lenders have such a huge conflict of interest when giving advice on how you can lose money for them, that anything they say on the subject of accelerating your loan, should be looked at with a jaundice eye.

The worse they do, the more they make. The worse information they give you on accelerating your loan, the more they make.

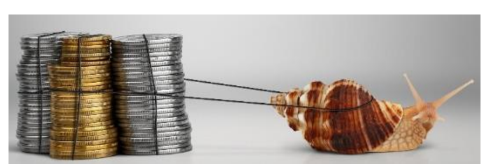
ACID TEST: If they say they have their own biweekly program, do not walk away from it, Run as Fast as you can from it.

There is a reason why Chase and Citi Bank had biweeklies and do not anymore. What incentive does your lender have in helping you lose money for them?

CHAPTER ELEVEN
LENDERS IN HOUSE BIWEEKLY

It's a fact, your lenders in house biweekly pays off so slow, that your clothes will be out of style before you notice any reduction whatsoever.

It gets worse, while you are waiting for your loan to be paid down, your car will be depreciating in the parking lot. It is the most expensive biweekly on the planet, not because of disclosed fees, yet because of none disclosed fees due to slower amortization



Lenders with their own in-house biweeklies typically credit the two extra half payments to principal that they received throughout the year at the end of the year, not upon receipt (like most Third-Party Administrators do), which allows interest longer to accumulate on the unpaid balance. Here is the big question: "Is your lender crediting

your two half payments as one payment every 28-days or 30.5-days?" Chances are your lender is crediting your two half payments every 30.5-days.

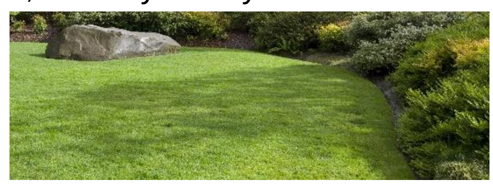
One thing you learn in accounting 101, never have the same entity that writes the checks, cash the checks, which is exactly what you are doing by appointing your lender to be your biweekly servicer.

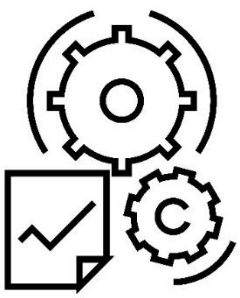
FOX IN CHARGE OF THE HEN HOUSE

It's like putting the fox in charge of the hen house, the worse they do accelerating your loan, the more they make as your lender. Would you hire someone, where the worse they do, the more they make?

AUDIT

If you do decide to go with your lenders biweekly, and it is strongly recommended you do not, the very least you will need to do is have your mortgage audited regularly for mistakes.





You would not let your lawn go unattended all summer, so why would you not give the same respect to your biggest asset?

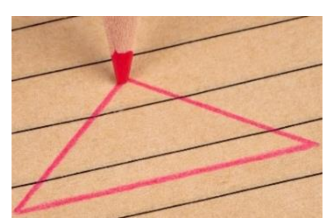
Auditing software is under $100 and can be purchased on the internet with easy-to-follow instructions, yet if you are going to spend $100 on software, you might as well get the whole Maryanne for $72, debits and audits included with a Third-Party Administrator (TPA).

CHAPTER TWELVE
ELEVENTH HOUR PAYMENTS

ONE EXTRA PAYMENT ANNUALLY

One way yet not the most efficient way to accelerate your loan is to get one additional payment to principal annually.

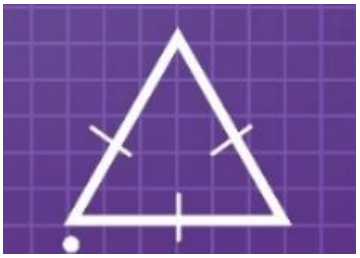
The least expensive, although not the most efficient use of your time is to accelerate your mortgage yourself, keeping all sides of the mortgage triangle equal and of the same algorithm.



Setting up with auto pay to deduct half your mortgage payment from your account every two weeks, forwarding same to your lender 26 times a year.

The problem which you will readily find out is lenders will not accept partial payments from borrowers, making your attempt to pay biweekly futile.

USE A TPA



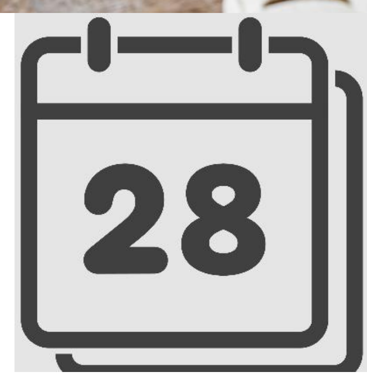
The most efficient way of accelerating your loan as stated earlier is to use the least amount of your most precious resources, Time, and Money. For the cost of a Starbucks, TPA'S can make all sides of the mortgage triangle equal length, debiting half of your mortgage payment each time you get paid 26 times a year with free auditing.

Your lender only needs 12 months of payments, crediting the 13th month as an extra payment to principal.

Using the services of a TPA, your spendable income will remain the same without affecting your monthly budget and will save you a ton of time. In fact, TPA'S will free up enough time so you can continue mowing your own lawn and washing your own car.

SHORT INTEREST VS LONG PAYMENT

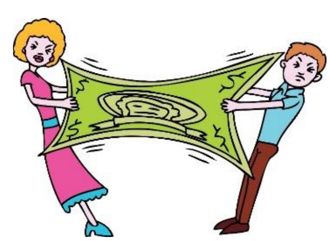
If you are a diehard do it yourselfer and your lender will not accept biweekly payments and you do not want to spend the four or five dollars a month with a TPA, then go to Plan "B" where you use two different algorithms, paying a short fast interest calculation with a long slow payment, putting the burden on 24 of your payroll checks to do the work of 26.



You will be using two derivatives of a 28-day income to pay a long 30.5-day payment cycle and there will be no credit towards the extra unpaid days of interest that accumulate beyond the 28th of each month, that you should pay by year end to accelerate your mortgage.

In the eleventh hour, your lender will have received no extra payments to principal, and you will have not accelerated your loan. To make the payment even more of a challenge, your lender sends out no advance notices that it is due or late, so how do you know when, how much and whom to make the payment to?

COULDN'T HAVE PICKED A WORSE MONTH



You could not have picked a worse month to pay an extra payment to principal, with Santa Claus, Christmas Vacation and yearend tax planning, your two December pay checks already strained, to the, max, will be asked to cover December's payment, plus one more, not a very efficient option.

Let us be realistic and not kid ourselves, history has shown because this option is not automated, having too much human interaction with emotional spending and rearranging of priorities, that this selection has not worked in the past, for last minute retirement accounts or paying for those accrued extra days that add up to lenders insurance for short measure.

Even if you are one of the less than 2% of borrowers that do fund an extra payment at year end, your mortgage will not accelerate as fast as if you split your payments and paid half your mortgage every two weeks.

REASON: Extra payments will not be applied to principal as quickly allowing interest longer to accumulate on the unpaid balance. Figure ball park, five month longer to pay your 30-year term, than if you paid biweekly payments.

CHAPTER THIRTEEN
INSULT TO INJURY

Another way to get an extra payment to principal annually is to take your short income month to pay a long mortgage expense month, then reduce your already short income month even further by adding insult to injury by taking even more of your spendable income and applying it to each payment.

ADD 1/12th MOORE

Assume for a moment that your monthly mortgage payment is $1,500 a month. Divide that number by 12, which will give you the amount you need to add to each monthly mortgage payment ($125) to accumulate one additional mortgage payment by year end.

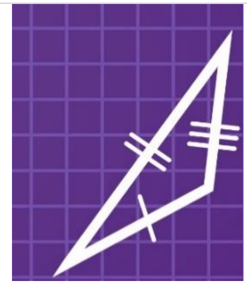
NOT AN EFFICIENT WAY

This is not an efficient way to accelerate your mortgage as your feeding right into your lenders hand, by using a short fast income month to make a long slow payment which is credited to a short fast interest calculation. If your normal payment is $1,500, now you will be sending your lender $1,625.

4% CUT IN PAY

When you earn a short fast income, you take a 4% cut per paycheck than if you were to be paid semi-monthly or monthly. Thus, when you pay a long slow 30.5-day monthly payment with discounted pay checks, you are not utilizing the very benefit of being paid biweekly, by not dollar cost averaging your two Windfall checks, making all 26 of your paychecks work as hard as the previous 24.

INSULT to INJURY

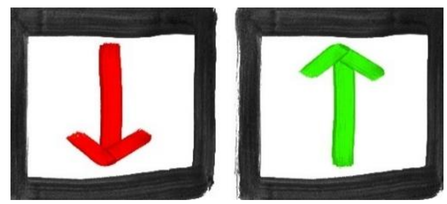


In addition, you are adding insult to injury by using 1/12th more of your take home pay to add to your long slow monthly payment, making the mortgage triangle lop sided, inefficient, not consistent and doomed to fail.

There is an easy way and a hard way to accelerate your mortgage, by splitting your payments in half, you will have more

spendable income, faster acceleration with the same minimum monthly payment you have always had. The other, by adding 1/12th more to each monthly payment, you will have less spendable income, slower acceleration and increased monthly payments, Ockham’s Razor pretty much sums it up "The simplest of the two or more choices is the right one".

TOO SOON TOO LATE



If you send your lender your payment too soon, your lender may use it to pay up your mortgage, which should not be confused with paying down your mortgage.

Paying up your mortgage is like making payments in advance which does-nothing to accelerate your mortgage, only lining your lenders pockets with pure profits sooner.

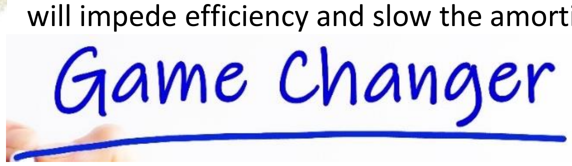
It is not uncommon for borrowers who think they are accelerating their mortgages to be paid up five or six months in advance doing nothing for loan acceleration.

If you send your lender your payment too late, your lender will charge you a late fee, if it is really late (30 days) it will affect your credit score. If you are current on your mortgage and you send in a separate payment to be applied to principal, unless the dollar amount is greater than your normal monthly payment, your lender will do one of two things.

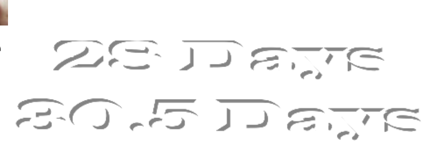
First, send the payment back to you with a note that they do not accept partial payments, or Second, deposit the payment into an account entitled unapplied funds waiting for the balance of the payment.

The other option your lender has, is deposit the payment in your escrow account to be absorbed by increases in taxes and insurance.

Bottom line, any less or more of the average 28-day frequency will impede efficiency and slow the amortization process down.

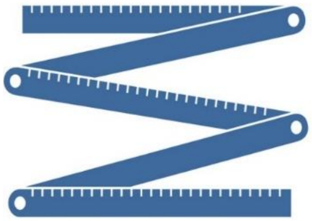


CHAPTER FOURTEEN



Lenders use two different cycles to calculate and credit payments.

They calculate interest on 13, 28-day months, yet only supply borrowers 12, 30.5-day coupons to pay them.



Lenders calculate interest on faster, shorter cycles, yet receive payments on slower longer cycles with the difference going to the lenders as their "Insurance for Short Measure'", not disclosed to borrowers, as all payments after 12 are optional not requiring any notification that they are due or late.

Lenders feel entitled to the spread between their interest computation and borrowers payment cycles which they have coined "Insurance for Short Measure", justified because of their loss of revenue when the U.S. Congress made it unconstitutional to charge prepayment penalties.

Before the 80's, lenders kept borrowers at bay from attempting to accelerate their loans in fear of paying large prepayment penalties.

In 1984 when the U.S. Congress made it unconstitutional for lenders to charge prepayment penalties, lenders changed the way they calculated interest on mortgages, building in a contingency reserve that could not be taken away from them.

Because of two opposite cycles repelling against each other, lenders know they can pretty much count on the spread between cycles as theirs, especially when they deny partial payments, never disclosing how they compute interest, and not sending out notices that a 13th payment exists or is even due, which quite conveniently defaults to them as pure concentrated profit.

No wonder borrowers feel like they are climbing up hill in sand when paying their mortgage. For every three steps they take, they slide back one.

In addition, at the end of the year, borrowers will have paid lenders only 12 of the 13 months of interest, with the difference defaulting to lenders as pure profit, not diluted by principal, taxes, and insurance.

However, if that extra month is paid by borrowers, that payment is like a payment on steroids, eight times the potency of traditional payments, a "GAME CHANGER" for sure.

Once the reader understands: What's good for the lender is not good for the borrower a paradigm shift occurs, differentiating the way Baby-Boomers pay their mortgages on the old 30.5-day analogue system, to high tech millennial derivatives of 28-day payments, making all payments and credits harmonious with one another empowering borrowers to become rich.

In that lenders send out no notices that extra days beyond the 28th of each month (which they keep as their "Insurance for Short Measure") have accumulated to 14, borrowers should improvise, using their payroll department, if they get paid biweekly as their template to the timing of their payments to lenders.

Borrowers who do not get paid biweekly should set aside 1/24th or 1/12th (depending if they get paid semi-monthly / monthly) of a mortgage payment, giving them the where for all to pay their lender an extra payment every six month, By doing this they will be dollar cost averaging that 13th payment over 12 or 24 pay cycles, not trying to come up with the additional 13th payment all at one time by year end.

THE SECRET TO SUCCESS IS TO BE READY FOR PLAN "B"

If your lender will not accept biweekly payments, and there is no reason in the world that they should deny them, then at least you will know what you are up against; a well-oiled Wall Street 'company whose sole purpose is to squeeze as much interest, for as long as possible from you the unsuspecting borrower

At this juncture they may offer you (if they have one) their Own biweekly service. If they will not accept biweekly payments from you directly, the last thing you would want, would be your lenders biweekly.

On the other hand, if borrowers were to pay those payments would be like Power Payments, not diluted by interest, taxes or, insurance. 'these-payments Would-have-eight times the potency of traditional payments, a definite "GAME CHANGER".

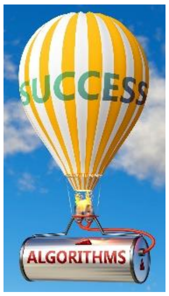
CONCLUSION
CHAPTER FIFTEEN

In conclusion, the "GAME CHANGER" is all about accelerating your current mortgage using the least amount of your most precious resources, "TIME and MONEY"

This E-BOOK has given you the why's and how's to accomplish this, owning more of your home sooner, saving tens of thousands of dollars in needless interest, while keeping your same minimum monthly payment.

The keen understanding outlined in this E-BOOK: how interest, payroll and payment cycles interact with one another will help you accelerate your loan efficiently and effectively, leaving only the faintest footprint on your finances.

This E-BOOK has given you lucid information that lenders use two entirely different cycles to calculate and credit payments: One for them and one for you.



The one for them is based on faster algorithms than the one for you. Lenders have chosen when calculating interest on mortgages to reduce the number of days in a month to 28, thus packing more months (13) in a year.

This additional month of interest is not disclosed to borrowers as all payments after 12 are optional, not requiring any notice that they are due or late.

The one for you is a longer (30.5-day), slower month, allowing interest longer to accumulate making lenders more profit.

Your lender will boast to you that their in-house biweekly service is FREE, do NOT cecum to their Huge Conflict of Interest.

Your lender is not going to help you Lose Money for them, and the only reason they are offering a FREE biweekly service, is to keep you from going to a Third-Party Administrator (TPA), whom lenders detest because they hold lenders accountable for their own errors.

Lender's biweeklies are the most expensive biweeklies on the continent, not from their supposed FREE fees, yet from slower acceleration because they have no incentive to pay your loan off early, they apply money to principal slower, leaving interest longer to accumulate on the unpaid balance.

With no Third-Party Administrator protecting your interest, by selecting your lender to be your biweekly service provider, it is like putting the Fox in Charge of the Hen House.

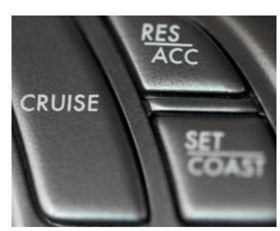
If you are still not a believer that you should Not go with your lenders biweekly service, ask them this one simple question: "What happens to my biweekly when my loan is sold?" (Majority of all mortgages are sold)

The trained lenders customer service person will probably say: "I don't know,"

Let me help you out with the answer: "You will lose your biweekly service period."

At this juncture you may want to investigate Third Party Administrators (TPA'S).

They are independent entities, that are the flip side of payroll departments, with all of the same insurances and safety nets payroll departments have; they do on the payment side, what payroll departments do on the deposit side.



For a token fee (less than a Starbucks coffee) they will debit your account biweekly and pay your lender on the same algorithm interest is calculated on. Just Set It and Forget It.

There are three things Third Party Administrator's (TPA'S) do that lenders biweeklies do not do:

ONE: TPA'S biweeklies pay off faster than lenders biweeklies. They get extra payments to principal quicker, not allowing interest as long to accumulate (we are not talking about a little faster, yet months faster)

TWO: Free transferability; your biweekly service is fully transferable to your next lender when your loan is sold

THREE: Free auditing; upon request your loan will be audited for lender mistakes.

PAY AN EXTRA PAYMENT TO PRINCIPAL ANNUALLY

If none of the above options are satisfactory, then use whatever frequency you are paid on to pay your long mortgage and try to save up enough money by year end to make an additional payment to principal.

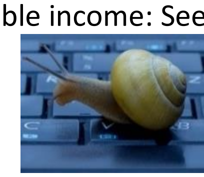
Besides not being on the automated system and not using built in mortgage reduction pay cycles to utilize dollar cost averaging, you will not be keeping your same minimum monthly payment either.

Listed below are the Top Ten Reasons to not pay extra to principal monthly:

There are better ways than paying extra to principal monthly

By Paying Extra Monthly You Will Have...

One: Less spendable income: See *Pg. 51, 55*



Two: Slower acceleration: See *Pg*. 22,27,51,54,55

Three: Not utilizing set it and forget it functions of biweekly debiting: See *Pg.20, 26,42,54,55*

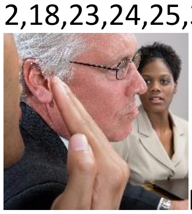
Four: No dollar cost averaging: See *Pg. 2,15,16,20,24,35,50,53,55,60,62*

Five: Not utilizing Windfall paychecks and Power Payments: See *Pg* 2,3,17,24,25,27,28,31,32,33,34,35,36,39,50,56,59,60


Six: Using a short income to pay a long mortgage expense: See *Pg. 24,50,56,63*

Seven: Depending too much on Self-discipline: See *Pg. 5,20,26,45,48,49,56*


Eight: Relying on 24 paychecks to carry the Weight of 26 paychecks: See *Pg* 2,18,23,24,25,31,33,34,35,36,39,49,53,56,59

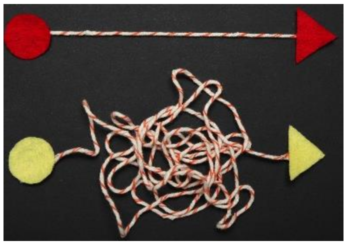

Nine: No lender notices that an extra payment is due or late See *Pg.23,27,31,56*

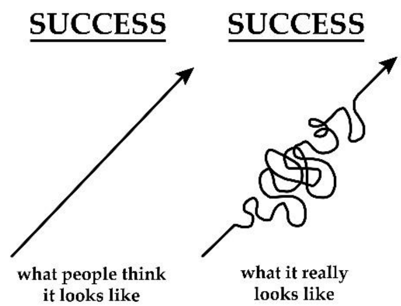

TEN: Eleventh hour payments never worked in the past and nothing has changed to think they will work in the future See *Pg*, 2,3,23,27,48,49,55

PAYING 1/12th MORE EACH MONTH Choosing this option is paying right into your lender's hands, as this is the option that they want you to take. The reason: "If you keep on doing what you have always been doing, you will keep getting what you have always been getting". That is the definition of Insanity. What makes you think the next three years is going to be any different than the last three years? What has changed? Besides all the reasons listed above, you have year-end competition, fleecing your pockets for the money intended for the 13th payment. Self-discipline is no match for the following: Black Friday, Thanksgiving, Santa Claus, Christmas Vacation,

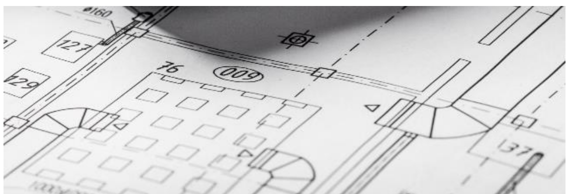
or year-end tax planning. If this was a viable option, why is it one that your lender recommends? (Remember, the worse you do accelerating your loan, the more your lender makes). Would you hire someone, the worse they do, the more they make?

I do not think so either, so do not fall into this trap of adding more to principal each month, it may work for a couple of months, yet statistics show, it has less than a 3% chance of surviving the test of time.



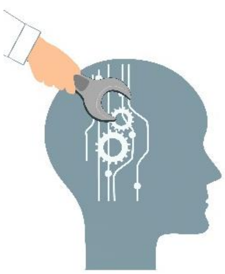


Lenders built in revenue from "Insurance For Short Measure" has dwarfed their prepayment penalty fees ten to one, increasing share values to off the hook ratios, while borrowers debt has increased from Billions to Trillions, during that same time period The last thing you want to do is start the process of mortgage reduction on the wrong foot, wishing to pay your mortgage off early, will remain exactly that a wish, unless you invest a few minutes at the beginning of your mortgage acceleration journey,



drafting a blue print of where you want to be with your mortgage, with sign posts every couple years to make sure you are on track. Your lender remains your master if you treat your mortgage like your lender wants you to treat it, it will stay like your lender wants it.

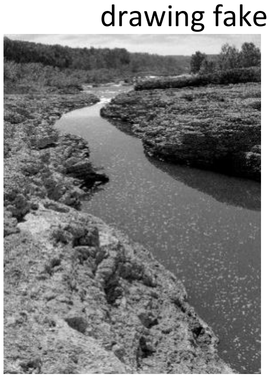
Yet if you utilize the knowledge and payment systems presented in this E-BOOK, your mortgage will become what you want it to become, making you the master. Keep in mind it is your lenders loan and they prefer you to follow their goals and aspirations traveling down their little yellow brick road, rather than taking the reins, blazing your own trail for you and your family.



Complacency is a blight that saps energy, dulls attitudes, and causes a drain on the brain.

The first symptom is satisfaction with things as they are, the second is rejection of things as they might be.

Good enough becomes today's watchword and tomorrows standard. Like water, people that are complacent follow the path of least resistance, the easiest course downhill, drawing fake strength from looking back.



The secret of change is to focus not on fighting the old, yet on building the new.

Pay your mortgage with the Wisdom of sharing your Knowledge with your Grandchildren, learn from the mistakes that your parents made, and you will have become a "GAME CHANGER".

Chapter Sixteen

Index

Chapter Seventeen

Glossary

Quick Reference Guide (ORG)- **Cover Sheet:** 14
information bytes: *tag lines, marketing tools:* 14
celerity: *speed; swiftness of action:* 14,20,26,47
learning curve: *3.5 hours of learning, before capable of making decisions:* 3,14,45,60
ball park: *approximate, rough figures:* 14,50
hovering: *approximate, ball park:* 14,60
Quick Reference Guide - Section I - **Introduction:** 14
dollar cost averaging: *average median number; averaging your utility bills:*.2,15,16,20,24,35,50,53,55
minimum monthly payment: *monthly payment 10 months of the year:* 5,15,16,20,39,51,53,55
Quick Reference Guide - Section II – **What is a Month:** 2,15,28,58
polar opposites: *two opposing magnetic fields repel each other i.e., two magnets:* 15,60
amortization: *a mathematical spreadsheet, showing an increase or decrease in numbers over a period of time:* 16,23,24,29,40,45,47,51,60
Quick Reference Guide - Section III – **Rich or Poor Cycle:** *a repetitive pattern that goes full cycle over and over again:* 2,16,17,20,25,26,27,28,29,31,32,39,40,52,58,60
incongruous*: describes something that does not belong in its current place, not fitting in, ...16,60*
Quick Reference Guide - Section IV – **Windfall Checks and Payments:** 17
windfall checks: *the two extra checks you receive being paid biweekly, totaling 26 for the year, paid generally on the 2nd, 16th and 30th of a given month:* 2,3,27,32,33,34,35,36,39,50,59,60,61
Quick Reference Guide - Section V – **Daylight Between Day Cycles:** 18
blue sky: *spread between the 12th and 13th month; also spread between 28 and 30.5-days* .18,25,60
financial haircut: *a discount or percentage reduction; i.e., discounted paycheck*: 36,60
frivolous: *needless expenditure of resources:* 18,25,32,60
Quick Reference Guide - Section VI – **Insurance for Short Measure:** 2,3,19,25,26
insurance for short measure: *safety net; spread between two* cycles....30,36,37,46,49,52,57,59,60,62
Quick Reference Guide - Section VII – **Mortgage Triangle:** 19
divisible: *capable of being divided, i.e., 15 is divisible by 3 and 5:* with no remainder............2,19,38,60
assiduous: *constant; unceasing in effort; persistent; diligent; unremitting:* 26,35,38,46,60
mortgage triangle: *computation of interest cycle, payroll cycle, and payment cycle*:2,3,19,24,26,38,48 49,51,58,59,60,62

CHAPTER EIGHTEEN

BIBLIOGRAPHY

BIBLIOGRAPHY ROGET'S THESAURUS OF WORDS FOR INTELLECTUALS, By David 0lsen, Michelle Bevilacqua, Justin Hayes, Publisher Adams Media, an imprint of Simon & Schuster Inc., 57 Littlefield Street, Avon, Mass 02322, Copyright 2009, by Simon & Schuster Inc. ISBN 13: 978-1-60550-139-0 LOS ANGELES TIMES, looking Older With Face APP, Could Provide New Outlook, by Hale. Hershfield, Los Angeles Times, July 2019 AMERICAN HERITAGE DICTIONARY, FORTH EDITION, Houghton Mifflin Company, Boston New York, 222 Berkeley Street, Boston, MA 02116, Copyright 2000 Houghton Mifflin Company ISBN O-6182-08230-1 ROCET'S II THE NEW THESAURUS, EXPANDED EDITION, The American Heritage Dictionary, Two Park Street, Boston, MA 02108, Copyright 1988 ISBN 0-395-48318-2 THANK YOU FOR BEING LATE, By Thomas L. Friedman, Picador, Macmillan Publishing Group, 175 Fifth Ave, New York, New York 10010 ISBN 978-1-250-14122

CHAPTER NINETEEN

PROFFESSIONAL OPINIONS

MasterPapers.com

star star star star star

Prior to publishing "Game Changer" an extensive search was made for the most educated and talented professionals in the field of mortgage acceleration. We feel fortunate having contracted with the staff of MasterPapers whose resume is below. They have laboriously scrutinized the information and assumptions within the four corners of this work product and have blessed the work accordingly

250 000+ happy customers.

MasterPapers is a professional team of 600+ hand-picked authors, editors, and proofreaders, from all around the globe.

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STEP 2

The next stage is an English language test and subject proficiency assessment. Excellent knowledge in the subject area is another essential requirement to join their team. 80% of candidates pass the exam successfully.

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The third stage is a personal interview. A good writer is a qualified professional with the necessary hard and soft skills. A one-on-one meeting allows MasterPapers to find flexible and outgoing authors with great time-management qualities and a genuine passion for writing. 40% of applicants get to the next round.

STEP 4

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Assumption of Mortgage Interest Calculations

University Professor

17 March 2021

Assumption of Mortgage Interest Calculations

½ the population gets paid (weekly/biweekly) on a 28-day 13-month schedule
The other ½ the population gets paid (semi/monthly) on a 30.5-day 12-month schedule
At the end of the year, both employees would have been paid the same annual salary, one getting a little less more often, while the other getting a little less more often
This is all fine if you do not mix and match the two pay schedules; i.e.: Clock an employee biweekly, yet pay him semimonthly. That would be a cardinal sin.
Lenders calculate and receive interest payments on the same 365-day, 52-week calendar. (multiply 12 X 30.5 or 13 X 28 = you get the same answer) that borrowers pay that interest on
The only difference Lenders mix and match these two cycles
They calculate interest on 28-day cycles, yet receive payments on 30.5-day cycles, leaving unnecessary interest to accumulate on the unpaid balance, where if paid would be a Game Changer.

Proof

The interest rate quoted on the mortgage is on an annual rate.

Given that the lender must receive a set amount A, based on x% of the principal P per year, x is divided by either 12 or 13.

The amount of interest i paid per instalment over each month ; note there is no definitive definition of what a month is.

Now, we need to prove that the x% is equal despite the method used.

Let's start with a 28days assumption and calculate the value of i

$$A = P(1 + i)^{13}$$

$$(A/P) = (1 + i)^{13}$$

$$\sqrt[13]{\frac{A}{P}} = 1 + i$$

$$i = \sqrt[13]{\frac{A}{P}} - 1$$

For the second scenario where interest i' is calculated on a 30.5 days schedule

$$A = P(1 + i')^{12}$$

$$\frac{A}{P} = (1 + i')^{12}$$

$$\sqrt[12]{\frac{A}{P}} = 1 + i'$$

$$i' = \sqrt[12]{\frac{A}{P}} - 1$$

Now given i is not equal to i' as proved above, we know for a fact that the interest rate paid per period depends on the payment cycle used. However, the interest paid per year remains constant at x%.

Mortgage Interest &Payment Calculations

Institutional Affiliation

Mortgage Interest &Payment Calculations

It is true that lenders calculate interest on a 28-day cycle but receive payments on 30.5-day cycles. They use a 28-day cycle to compute all their clients' interest rates. They do that even though they restrict payment on that same cycle

CHAPTER TWENTY

DISCLOSURE

Computations of interest and payments as presented in this E-BOOK / VIDEO are for illustration purposes only and should not be considered fact nor guaranties of how lenders actually compute same. Furthermore, Biweekly Mortgage Association., its affiliates, subsidiaries, offices and directors make no claims to the accuracy and legitimacy of this work product. It is recommended that you consult your financial advisor and or your accountant for specific information and savings for your particular loan.