

# TUNE YOUR MORTGAGE PAYMENTS

## TO THE RIGHT FREQUENCY

**THE FASTEST,  
MOST EFFICIENT,  
LEAST EXPENSIVE  
WAY TO  
ACCELERATE  
YOUR MORTGAGE!**



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### TUNING YOUR MORTGAGE PAYMENTS TO THE RIGHT FREQUENCY

Various frequencies that slow down or speed up mortgage acceleration are:

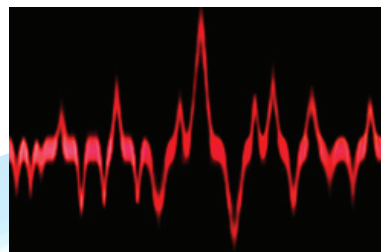
- Payroll frequencies
- Payment frequencies
- Interest computation frequencies

The fastest, most efficient and least expensive way to accelerate your mortgage is for all components in the computation and payment process to be on the same frequency.



Paying your mortgage is no different conceptually than programming your radio to your favorite radio station. To get the sharpest, clearest signal you must maintain the same frequency as your radio station. Any compromise in aligning your radio dial to the exact frequency signal that your favorite radio station is on will impede the clarity and cause distortion.

Borrowers need to align their payment cycles with their mortgage interest computation and payroll cycles. Anything short of keeping all these harmonious frequencies in sync with one another will impede the acceleration process, causing needless dollars to be spent on unnecessary interest over a longer term.



***If you get paid on a biweekly frequency you should pay your lender on the same frequency.***



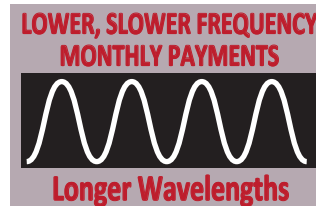
You can't change the wind, yet you can adjust the sails. You can't change the way interest is calculated on your mortgage, or the frequency of how you get paid, but you can change, through a Third Party Administrator (TPA), the way you are paying your mortgage.

### PAYING MONTHLY:

Cycles are at odds with one another. Monthly payment frequencies are lower and slower (causing waste of time and money) than payroll and interest computation frequencies, compelling borrowers to have:

- Less spendable income
- Slower payoff
- No early retirement
- Increased monthly payment (when acceleration is desired)

Monthly payments do not provide the platform or the funding to pay the accrued days, as they accumulate to the 13th optional payment which goes unpaid 98% of the time, unless the services of **Third Party Administrators** are used.



## ACCELERATING YOUR LOAN THROUGH A THIRD PARTY ADMINISTRATOR:

Keeps all cycles harmonious with one another. Maintaining frequencies that are the same length or derivatives of the same length, causing borrowers to have:

- More spendable income
- Faster payoff
- Ability to retire 6 to 10 years sooner
- Same minimum monthly payment

Biweekly debits not only provide the platform on which to fund those unpaid accrued days twice a year, they provide the funding while maintaining the same minimum monthly outlay, just debiting half as much every other week.

### THIRD PARTY ADMINISTRATORS (TPAs)

Third Party Administrators came into existence decades ago out of necessity when borrowers were told by their lenders that they would not accept partial or biweekly payments.

If you want to pay your bills the same time you get paid (other than monthly) you cannot do it on your own, since lenders will not accept partial payments.

You would think, in these tough economic times, when banks and lenders are either going under or getting bailed out, that they would accept money any time. That is not the case because lenders have completely opposite goals than borrowers.

Lenders report to their stockholders who want borrowers to pay the most amount of interest over the longest time. It simply does not benefit lenders to help borrowers accelerate their loans by accepting biweekly payments.

Interest is computed completely differently on mortgages than the per diem computation on which credit card loans and other consumer debts are charged.

For lenders to accept biweekly payments from borrowers directly would be devastating to their bottom line. The reason is for every dollar borrowers save in interest because of faster payments to principal, not allowing interest as long to accumulate would be one less dollar shareholders would receive as a dividend.

TPA's have developed and copyrighted intellectual software that interfaces with the National Automated Clearing House, which lenders belong to, detecting through computerized variable algorithms the best time to execute payments to principal; slowing



down lenders' ability to accumulate interest and accelerating loans using the least amount of borrowers' valuable resources, time and money.

By paying your mortgage on the same frequency as interest is computed, TPA's are able to streamline the payment process by eliminating unnecessary interest payments in exchange for necessary equity accumulation.

## THIS IS HOW IT WORKS

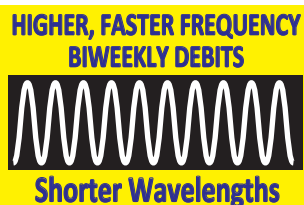
*TPA's are the flip side of payroll departments.*

Everything your payroll does on the deposit side, TPA's do on the payment side, with the same lightening speed, accuracy and safety of funds.

Ten out of twelve months a year you will have more spendable income with a TPA managing your biweekly debits than if you continued to pay conventionally each month.



***At the end of the day, by enrolling with a TPA, you will have more discretionary income, pay your mortgage off faster, increase your equity and retire 6 to 10 years sooner, debt free than if you paid extra to principal yourself.***



Visit [www.biweeklymortgageassociation.com](http://www.biweeklymortgageassociation.com) or call toll free for more information: (800) 248-8840



*Biweekly Mortgage Association is the oldest TPA in the country, specializing in customers that get paid biweekly. We have an A+ rating with the Better Business Bureau and work with over 6,600 lenders*