



Biweekly Mortgage Association (BWMA)

Advantages of BWMA's services over other Biweekly programs

- ▶ BWMA is the original US biweekly mortgage company and has consistently lead the way for over 30 years, since 1984.
- ▶ Our Preferred Biweekly Plan is the most flexible program for you.
- ▶ We offer biweekly, semimonthly, monthly and weekly loan acceleration plans to meet the needs of our clients. Others only offer a biweekly option.
- ▶ You can make optional additional payments in any denomination down to the penny. Others only offer \$25 or \$50 additions.
- ▶ We offer accommodating payment plans that allow deferred payment of the Client Enrollment fee. Others require you to pay a large sum up front.
- ▶ Extra funds collected with the biweekly payment plan are forwarded to your mortgage company for application directly to your principal within days of collection. Others wait for months or until the end of the year (costing you dearly).

✓ Advantage: BWMA
Our business is creating wealthy homeowners!

We will show you how you can:

- ✓ Acquire wealth***
- ✓ Retire early***
- ✓ Create a college fund***
- ✓ Build your dream home***
- ✓ Enjoy more vacations***

We help you reach your goals!

How does this plan work?



Homeowners and other loan holders pay the loan reduction company one-half the monthly mortgage payment every two weeks by automatic deduction from their bank account. By the end of the year, the consumer has made 26 half-payments, or the equivalent of 13 months of payments. The extra two half-payments which are collected twice a year are immediately sent to the lender with specific instructions to apply it directly to the principal. This effectively pays off the mortgage years ahead of schedule without changing the amount of the monthly loan payment to the lender.

This is an ideal program for someone paid weekly or biweekly. Instead of using a large portion of one or two paychecks to make the mortgage payment or trying to save it throughout the month, the same, manageable amount (one-half the regular mortgage payment) is paid automatically every two weeks.



The key to Success is an automated system.

Comparison of a standard* mortgage with BWMA's Biweekly Payment Plan

*\$250,000, 30-year, 7.25%	Standard Mortgage	Biweekly Plan
Years to Pay Off	30	23.75
Total Cost of Loan	\$613,949	\$523,366
Total Interest Paid	\$363,949	\$273,366
Total Saved	\$0	\$90,583
Net Effective Interest Rate	7.25%	5.45%
Equity Built Up (Year 5)	\$14,053	\$24,140
Equity Built Up (Year 10)	\$34,224	\$58,790
Equity Built Up (Year 20)	\$104,733	\$179,911

Can't extra payments be made anytime?

Have you noticed how many diet programs are being promoted recently? People who need to lose weight CAN diet on their own, however, most find that without a systematic, structured program, they go off their diet before attaining their goals.

Homeowners, on their own, are able to make additional payments on their mortgages, but without the systematic concept of our plan, they will RARELY pay off their loans ahead of schedule. It is an unfortunate reality that most of us lack the discipline necessary to genuinely take control of our financial futures.

Will I be able to keep my current lender?

BWMA's program works with virtually any lender. Homeowners can start the program at any time without getting a new loan, refinancing their existing loan, or changing lenders. The plan is assignable if the original loan is assumable. Current mortgage servicing is not affected and lenders still receive one payment a month.

Is this program proven?

This is such a powerful concept that it's been endorsed by numerous magazines and newspapers such as Forbes, Money Magazine, The New York Times, Consumer Reports, and The Los Angeles Times. The biweekly has also been touted on the Oprah Winfrey Show and by David Bach on ABC and CBS News.

The real endorsements, however, come from the many satisfied customers who are reaching their lifetime goals while saving tens of thousands of their hard earned dollars that would have otherwise gone to pay the interest on their mortgage.



Don't banks offer biweekly loans?

Very few lenders in the US offer any type of biweekly loan structure. Even if the homeowner finds a bank willing to convert them to a *conventional* biweekly payment plan, the consumer must apply for a new loan—or at the very least, refinance the existing loan. The new loan may require points and/or a new appraisal.

With BWMA's Biweekly Payment Program, the homeowner who wants to make biweekly payments is able to pay one-half the mortgage payment every two weeks without changing the structure of their mortgage. The program is profitable and pays off the mortgage faster with less money going to interest and more to equity.

Call now for more information and your free Mortgage/Loan Analysis. We look forward to serving you and helping you save thousands of dollars!

William Thomas – BWMA Founder

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