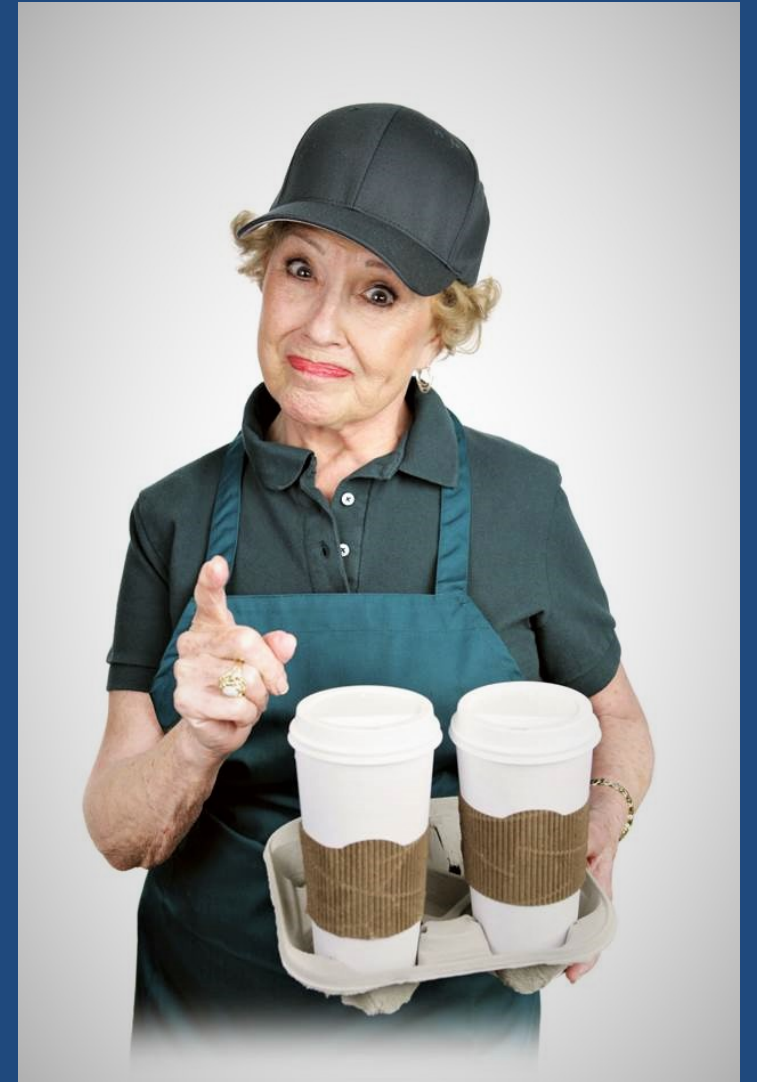


How To Retire Early Without A Mortgage



Still having a mortgage payment is the number one reason homeowners are not able to retire early.






The best way
to pay off your
mortgage sooner
is to *start with a
shorter-term
mortgage.*

If refinancing or getting a new loan is out of the question, then the second-best way to pay off your loan faster is to *contractually* set your current loan up with a third-party administrator (like the Biweekly Mortgage Association) who will debit your account *automatically* every 14 days.

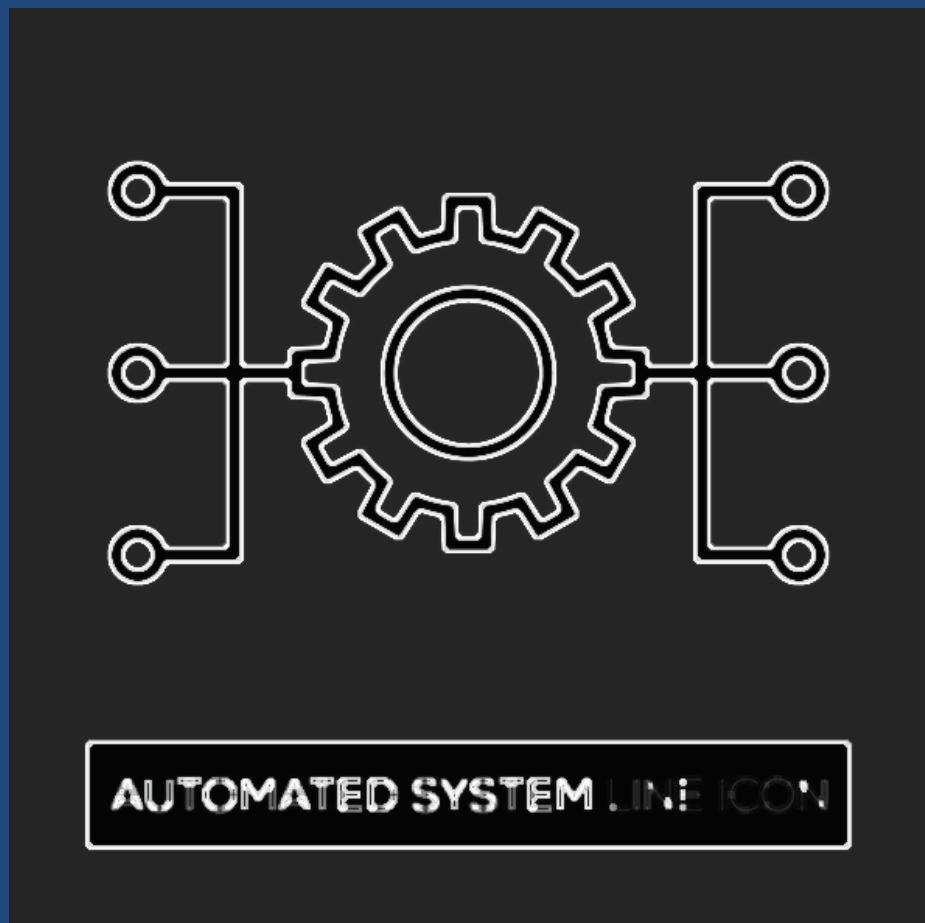


Third parties *interface*
electronic debits
and payments through automated
clearinghouses on behalf of
borrowers for the *purposes of*
accelerating loans.



Doing it yourself, you will quickly find that *lenders do not accept partial payments* from borrowers. What is *noticeably missing* when you try paying extra to principal yourself monthly are the two core ingredients: *contractual commitment* and *automation* that makes mortgage acceleration work.





Self-discipline, good intentions, and desire are no competition for *automation*, which takes the *human element out of the equation*.

*Humans were never
built to keep up with
well-oiled machines
because it's not in their DNA to do so.*





Paying your mortgage on the cumbersome monthly *analog* system does not have the same effect, as you must *add more dollars to each monthly payment for a faster payoff*, which reduces your spendable income.



*It's easier for 100
borrowers to be
debited biweekly
than it is for one
to pay extra to
principal monthly.*

This is why the
spoils of victory
are so huge for
borrowers who
are debited biweekly and for
lenders if they are not.



If you can have *more money going to principal while keeping your minimum monthly payment the same*, why not give our plan a try?





To add insult to injury,
some borrowers, naïve as
they can be, *increase the
odds against themselves*
by electing to have their
lender and split payment
provider be the same.

If your lender
offers a split
payment service,
don't walk away
from it. *Run as fast
as you can from it!*





The last place on earth you would want to go for mortgage abatement would be with your lender.

Unaware borrowers
*lose their fundamental
accounting right to*
checks and balances
when they enroll in
their lender's interest
minimizer service.



*Lenders cannot legally
audit your account;
it must be done by
a third party.*



Having your lender as your interest minimizer is like putting the *fox in charge of the hen house*.





You have no way of checking if errors are made and no way of knowing if your loan is accelerating as fast as it should.



Third parties *find principal reduction payments that lenders miss.*



You will find that lenders' "*free*" mortgage acceleration services will quickly turn into the *most expensive interest abatement services* on the planet.

They are not more costly
through visible fees,
instead their services
become more costly
due to *slower*
acceleration.





The following is a comparison of the Biweekly Mortgage Association's Biweekly Debiting Service with lenders' severed (split) payment service.

Same Loan, Lender and Monthly Payment

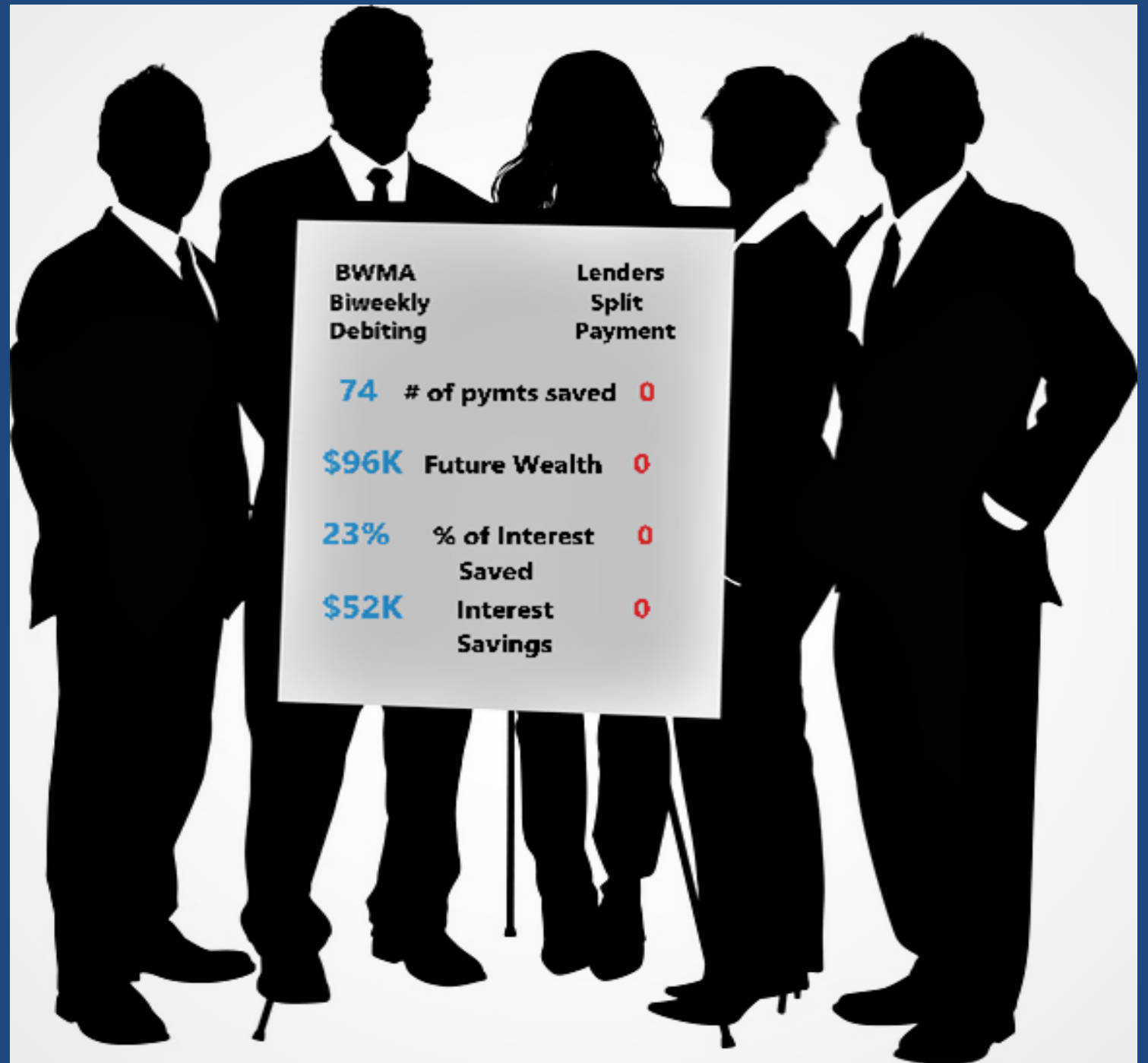


Same \$250K Loan

4.75% int.

30 yr. term

\$1,800 payment





Borrowers who chose their lender's "free" mortgage curtailment service *will pay many times in additional monthly payments* than what they would otherwise pay in total fees with a third-party administrator.

Your goal as a borrower is to pay the least amount of interest over the shortest time. This is the exact opposite for your lender (who reports to Wall Street) wanting you to pay the most amount of interest over the longest time.





Every dollar you
save in interest is
one less dollar your
lender stockholders
will receive as
dividends.



Why would your lender want to help you lose money for them?



It's your money and you have a choice on how you want to save or spend it. You can either *make your mortgage serve you*, or you can serve your mortgage.



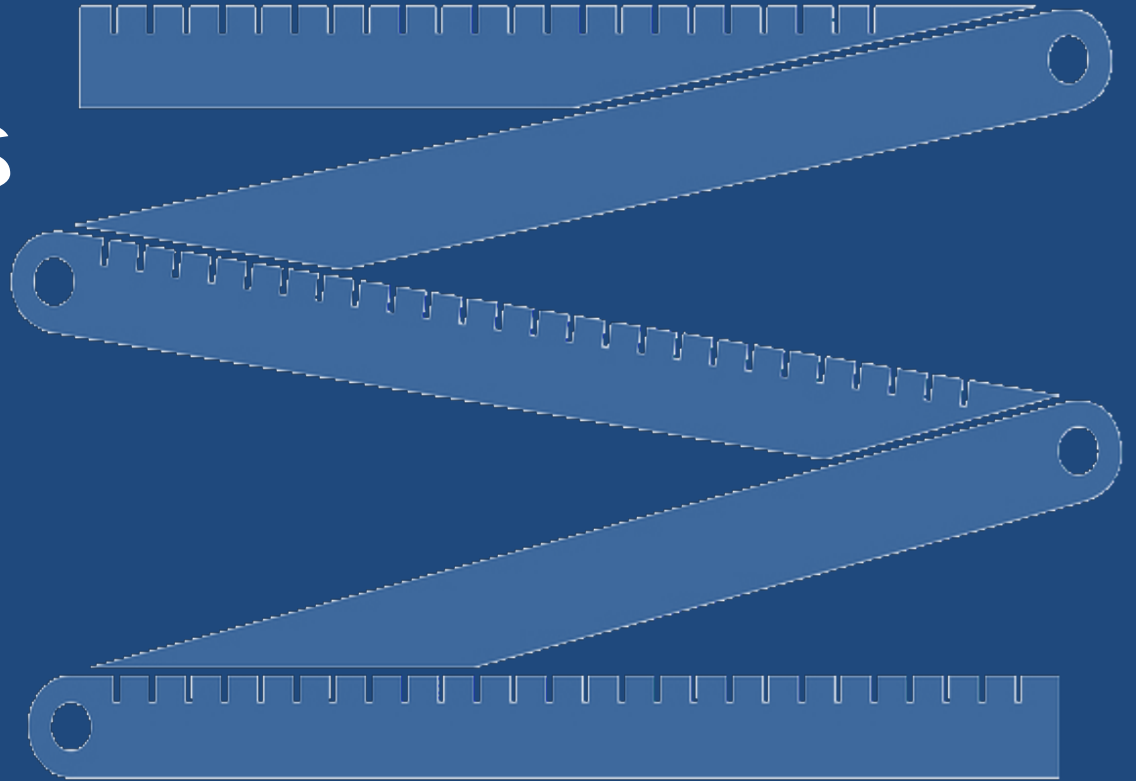
You win or lose with *how you choose*.



**14-DAY
DEBITS
ARE ON
YOUR
SIDE**

**30-DAY
PAYMENTS
ARE ON
YOUR
LENDER'S**

The same yard
stick that measures
windfall profits for
lenders measures
accelerated equity
for borrowers.



Keeping the same number of weeks (52) and days in a year (365), exchange your slow antiquated 30.5 day monthly mortgage coupons for *26 high-tech, 14-day electronic debits*. Start having *more of each mortgage dollar go to treasured equity*, rather than to needless interest, *without increasing your minimum monthly payment*.



It all gets down to time and money.

Do nothing; pay more over a longer term.

*Choose biweekly debits
(every 14 days); pay less
over a shorter term.*





*Monthly payments
are not hereditary.*
Just because your
mother and her
mother paid
monthly, doesn't
mean you have to.

If you think of your mortgage as an expense,
paying it will be stressful.

If you think about it as
something you'd love to
pay off so you can retire,
*investing in it will be
your passion.*





The *next five years* are going to go by no matter which way you choose, so why not own more of your home sooner by being debited biweekly?

Why pay longer



when you can *pay shorter*?

If you want to live
and *pay bills in the
dark ages*, that's
your business.



If you want to *use technology* to pay your loan off in *lightning speed*, that's our business!





Biweekly Mortgage Association,
helping homeowners become
debt-free since 1984.

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