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PERSONAL REAL ESTATE INVESTOR[®] MAGAZINE

BUILDING WEALTH THROUGH PROPERTY INVESTMENT

Our Retirement & Investments: Can We Trust Wall Street?

Where to Live

CAPITAL CITIES

San Diego CA

PHOENIX

South Scottsdale

**HOTEL INVESTMENT
UPSIDE IN
MADEIRA, PORTUGAL**

United First Financial[™]
Special Supplement



Money Merge
Account[™] System
Awarded Editors' Choice





Dare to Live the American Dream of Owning Your Home

Just imagine if you could:

- Save a Fortune
- Pay Off Your Mortgage
- All in a Fraction of the Time
- With Little to No Change in Current Life Style

The United First Financial™ system is made especially for wise homeowners who want to be mortgage-free and possibly pay off their mortgage in 1/3 to 1/2 the time!

Just imagine how different your world would be if you did not have a huge monthly mortgage payment. Imagine the extra money you would have available to live, save and invest to improve your quality of life.

Beyond any dream, the award-winning Money Merge Account™ system can help you achieve this now. The Money Merge Account system can help you make your mortgage disappear quickly.

The Money Merge Account system can:

- Potentially save you thousands on mortgage interest
- Allow you to allocate savings to important things like a better education for your children
- Help you live a better life now and into the future by growing personal and nest egg investments
- Achieve all of this with your current income
- Help you make money by showing others how the Money Merge Account system has worked for you

Act now – learn more. Lost time is lost opportunity.



For more information:
Call **1-410-466-7787** or go to **www.Financial2020.com**

Results will vary and are determined by individual financial situations. The information contained herein does not constitute an offer or a solicitation to lend or extend credit. Contact your United First Financial independent agent for further details.

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Un-mortgaging America

The state of American mortgages is big news. The media wants you to believe we are experiencing an unprecedented loss of residential home values. Current facts and historic trends do not support this. 2002 mortgage defaults were higher than 2007 (*Inside Mortgage Finance*.)

On average in 2007, home prices are off about 1.4 percent nationally. This is the first time since 1929 that average house price appreciation is negative. However, this follows a value run-up of over 100 percent in the last five years per the U.S. Office of Federal Housing Enterprise Oversight (OFHEO.)

Nothing is more recession-resistant and valuable than a nice home in a good school district, except maybe a home with a carefully managed mortgage payment strategy or better, one that is mortgage free. But how could this be possible?

Zero to (Three Hundred and) Sixty Backwards

This strategy is based on a simple question:

If your lender can use your money to earn higher interest, using this same money why can't you pay down your mortgage faster?

But how is it possible, using your money more wisely and with no change in lifestyle, to pay down your mortgage ten to fifteen years faster than a typical 360-month principal and interest (P&I) mortgage?

Too Good to Be True?

We greeted this with skepticism. We had heard of making mortgage payments every two weeks. Clearly paying 13 months' worth of payments every 12 months would shorten a mortgage term. But collapsing the mortgage term as much as 60 percent and cutting interest by 50 percent, seemed to defy logic and good sense.

If this was so obvious, why hadn't major American financial services companies embraced this strategy to offer customers a competitive advantage? The answer: Until now no one anywhere had built a homeowner mortgage management tool that was not part of a major lending system or dependent on the homeowner refinancing their home.

Making Mortgage Payment Acceleration Work for You

We asked the question of a number of banks, mortgage lenders and accountants. Nearly every one of them had little or nothing to say. We then discovered a newly emerging group of companies who provide products or loans that incorporate mortgage payment acceleration features. This supplement discusses the opportunity, the issues, the financial process and the alternatives.

We talked to the people behind these companies and offerings to understand the vision, the logic and the objectives of these providers.

We came away with two impressions:

1. Mortgage payment acceleration is a very viable strategy that should be understood by anyone who desires to build and secure personal assets, including homeownership.
2. Market leadership is only possible with a vision, sound product, full-time customer service by a dedicated support organization and wide distribution by a committed sales force.

We found the Money Merge Account™ system from United First Financial™ as the leader in this market. We believe our findings will complement your personal research and experience.

United First Financial Places Clients' Finances First

On the basis of our research, we award United First Financial and their Money Merge Account system with the 2008 Personal Real Estate Investor Magazine Editors' Choice Award for client mortgage innovation. The Money Merge Account system simplifies a complex world so homeowners can manage their financial condition better. This aid to improved homeowner comprehension and control of their financial condition is a seismic shift for the mortgage industry and can deliver savings and wealth to clients. This we applaud.



Good luck and may God speed you to mortgage freedom.

Andrew Waite

Why Do You Care? Paying Off Your Mortgage Faster

By the Editors

If you haven't heard about mortgage payment acceleration plans yet, expect these to become mainstream very quickly. Financial institutions are all looking for a competitive edge in a "me too" world of personal financial services.

The power of good mortgage repayment acceleration programs is that they work to a client's benefit for a few simple but obvious reasons:

1. Saving money on your mortgage is attractive.

Who doesn't want to pay less, save and make more money?

2. Paying off your mortgage years early builds personal wealth.

The idea of paying off a mortgage by selling the property and immediately paying it off is easy to understand. But paying off that mortgage five, ten or more years early, keeping the property, and possibly saving tens, if not hundreds, of thousands of dollars in interest payments flies in the face of tradition. How could that be?

3. Paying less interest and earning more equity is revolutionary.

Paying the lowest interest on any home or equity loan while earning the highest interest on your cash is the key to the apparent puzzle of paying off your mortgage faster. Simply paying less interest on your loans (financial liabilities) while earning more interest on your cash (assets) accelerates the mortgage payoff without disrupting your current lifestyle.

This type of system was developed and implemented by United First Financial™.

The following isn't an explanation of the financial riddle of paying less and getting more. Explaining the mechanics of how this can work for you and getting your mortgage paid off faster is the reason for this information.

Traditional Financial Service Relationships

Complete "client relationship management" is the goal of good customer service. This term was coined by financial services people, banks, and lenders to explain the fact that the average customer has more than one account: a checking account, a credit/debit card, maybe a savings account, a mortgage, and a home equity line.

Financial institutions are anxious to offer more services. Check your mail box for the latest credit card or loan offer.

A simple retail banking model looks like Figure 1.

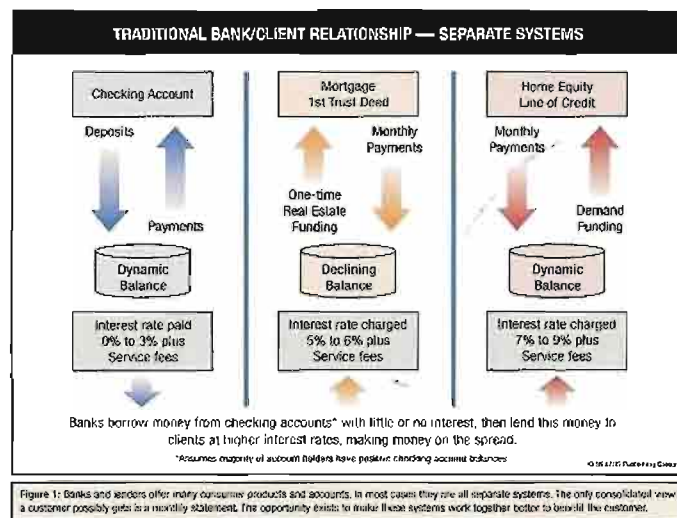
The message is simple: financial institutions want to serve their customers as completely as possible because it's profitable for the provider and convenient for the customer. There are fees to be earned and customers' deposit money to be lent on mortgages and equity credit lines. The lender earns money by lending at a higher rate of interest than it pays on checking and savings account deposits.

you completely understood. Frankly, it's difficult. You almost have to be a lawyer, an actuary and an economist! The difficulty of analyzing and comparing loans and loan terms is something most of us don't relish, so we relinquish this chore to the person helping us obtain the loan.

Changing the Mortgage Interest Payment Paradigm

Until the last decade or so most mortgages were fixed-term 30-year mortgages requiring payment of principal and interest until paid off. Most primary mortgages are secured with a first trust deed. The money is lent to the homebuyer to buy the property. Repayments then occur at an agreed-upon rate over an agreed-upon time period. The simplest for our illustration is a fixed 30-year loan requiring repayment of principal and interest.

Over recent years many of these payment structures were modified to



A Non-Traditional Relationship

Mortgage payment acceleration assumes that the account holder will take more control of their relationship with their financial institution. After all, they are the customer.

It is a simple matter of the customer understanding the different classes of account and managing the balances, so that the customer and the institution mutually benefit. This simple principle, backed with a revolutionary software tool and a little self-awareness and discipline, can potentially save the homeowner and account holder tens, if not hundreds of thousands of dollars of unnecessary interest payments and cut off years from their traditional mortgage payment term.

No one takes care of your interests better than you. Self-interest is a compelling argument, especially when deciding on a mortgage acceleration strategy that can potentially save thousands of dollars.

There is a high probability that when you were sold a mortgage, the details of the loan were not explained to the extent you would have liked or in language

include adjustable interest rates with shorter (or longer) terms, optional interest-only, or principal and interest payment plans. The reality remained: they all required full payment in exchange for outright ownership of the mortgaged property.

Fixing Past and Present, while Securing Your Future

It is never too late to unwind the past, fix these past mortgage decisions, and benefit from market changes.

A new class of financial company has arisen to help consumers understand and manage their mortgages better.

These financial companies provide tools and advice promising to manage your mortgage so you pay as little interest as possible to own your home faster, free and clear of a mortgage. Alternatively these same tools can be used to help a homeowner manage their equity to build asset value and personal wealth through real estate and other types of wise investment.

What is in it for you?

HOW AND WHY THESE STRATEGIES WORK

Mortgage acceleration is a personal financial technique that compresses the time it takes to pay off a mortgage and reduces the total amount of interest paid. Here's how it works.

There are three ways to pay off a mortgage faster. They are:

1. Sell the home and immediately pay off the mortgage.
2. Make more payments over a shorter period to reduce the principal faster and pay less interest. This is widely known as the bi-weekly mortgage payment plan.
3. Merge otherwise separate accounts into an integrated strategy so the account holder uses available cash to pay down balances, earn the best interest available, or pay the least interest due on each of these otherwise separate accounts, thus paying off primary mortgages faster. This is known as a hybrid or combined account strategy.

United First Financial™ developed and implemented this system in the U.S.

PROPOSED METHODS TO PAY OFF YOUR MORTGAGE FASTER

1. Sell Your Home!

This makes an assumption: you do not need a place to live or you wish to become a renter!

Despite arguments that paying rent is a great way to accumulate cash by saving the difference between a mortgage payment and a lower rent payment, the reality is it seldom happens as planned. While renters delay buying a home, homes prices (nearly always) continue to rise as populations grow and desirable neighborhoods become less attainable.

Why Own a Home?

Personal residences have proven to be an easy way to accumulate assets. Wall Street's argument that stocks and bonds outperform personal real estate is not supported by the facts, though they produce compelling charts and graphs to show otherwise.

They do this by comparing the capital costs of buying a stock portfolio or a house. The glaring omission is that most homes are bought with 10 percent down and a generous 90 percent mortgage; meaning the homeowner benefits from 100 percent of the home appreciation, not just the value of their deposit.

Wall Street never states that they compete with personal real estate for your savings and capital. Consider this: As of December 31, 2006, the average home in Averageville, USA has not seen a year of negative appreciation since 1929! (2007 may be an exception with a negative 1.4 percent after a period of five years when homes nearly doubled in price.)

When you include the powers of mortgage leverage, tax advantages, and peace of mind in owning a nice home in a good neighborhood with a decent school district, Wall Street cannot compete. Chances are your home financially outperformed the best stock pickers or fund managers Wall Street offers. What better place is there to invest your money?

Financial Effect: An early payment of the mortgage through sales and settlement ends the commitment to the lender and settles the loan. There may be a penalty for prepayment during the early years of the loan.

Not owning a home means the renter denies themselves appreciation, tax benefits and potential increase in a home's value.

2. Refinance at a Lower Interest Rate

Mortgage lenders recommend this strategy to generate more business and fees.

Financial Effect: Most refinances tend to shuffle or reschedule payments so that the monthly obligation may be lowered by simply changing the time to repay or loading greater payments later in the mortgage period. No fee financing is an illusion; those costs must be paid at origination or later in higher interest rates and servicing fees.

3. Make Extra Principal Payments

The next strategy depends on adding to principal payments in an effort to reduce the amount owed, but making an extra payment to principal may not dent monthly payments. This nominal effect of extra principal payments is clearly demonstrated in a simple extra payment plan versus a truly managed mortgage account.

4. Make a Mortgage Payment Every Two Weeks!

This is touted as the simplest way to accelerate mortgage payoffs. This system does shorten the mortgage timeframe, but not for the reasons vendors promote.

Making a mortgage payment every two weeks (erroneously called bi-weekly, meaning twice a week) means over a year of 52 weeks, the account holder makes 26.5 payments or the equivalent of 13.5 monthly payments. The advantage is that the addition to principal payments brings the payoff forward, but not by a material amount when compared to other methods. See Figure 2.

The account holder must have money available to put into a closed-end mortgage. Once the home purchase is funded, the bank typically offers no further credit through this loan. It also means that any payments (normal principal or extra principal payments) made to the bank, by the account holder, remain with the bank, period.

There are a number of small entities that promote 26 annual payments as a method of paying off a mortgage early.

Process: Assume a homeowner is paying \$1,000 a month in mortgage payments (\$12,000 a year). If they decide to pay half of this amount (\$500) every



MORTGAGE PAYOFF STRATEGIES

two weeks, they will pay \$13,250 per year. This simple truth is that anyone can decide to pay more per month to pay down the mortgage.

Another fact is that most mortgage loan software and systems in lending institutions are relatively inflexible and were not designed to anticipate bi-weekly payments to a first trust deed mortgage; they only calculate interest owed once a month.

Because of system inflexibility there is also a tendency for mortgage payment systems to mistakenly place principal overpayments in tax escrow accounts and thereby not achieve the objective of reducing the principal and subsequent interest. An annual after-the-fact audit and any adjustments are necessary to keep these accounts straight. Overlook an erroneous posting and any positive pay down effect is missed.

Most providers of these two weekly schemes charge a fee for setting up these accounts. In fact, the account holder can do it just as easily at no charge.

Financial Effect: There is no argument that a bi-weekly system pays down a mortgage more quickly. See Figure 3.

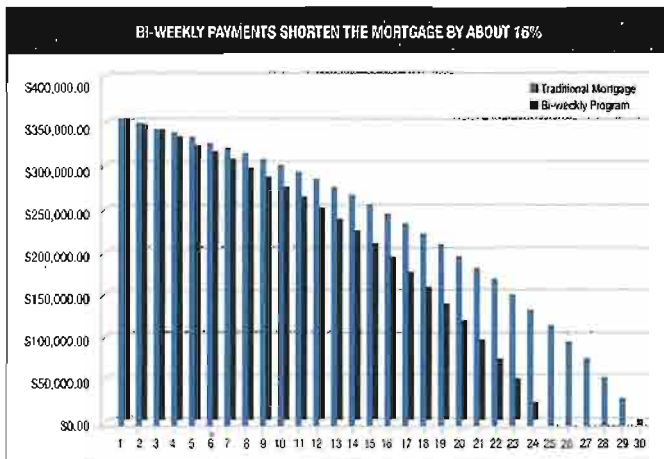


Figure 3: Compare the numbers. This bi-weekly system saves the customer six years and 16% of their mortgage payments. It misses out on the acceleration advantages of compound interest and any other benefits for a fully informed customer.

Financially it looks like Figure 4.

In this best case scenario, it has saved six years and \$105,748 in interest on a 30-year mortgage.

5. Mortgage Payment Acceleration Account

There is no doubt that mortgage payment acceleration plans are sound. In 1999, David Goldreich of the prestigious London Business School validated research that proved that 80 percent of U.K. mortgages offered by banks with balances

TRADITIONAL MORTGAGE versus BI-WEEKLY SYSTEM		
	TRADITIONAL MORTGAGE	BI-WEEKLY SYSTEM
Year	Balance	Balance
1	\$355,976	\$353,622
2	\$351,683	\$346,817
3	\$347,102	\$339,555
4	\$342,215	\$331,805
5	\$337,000	\$323,537
10	\$335,195	\$273,091
16	\$281,214	\$203,300
20	\$200,398	\$108,748
25	\$116,299	\$0
26	\$95,954	\$0
27	\$74,246	\$0
28	\$61,085	\$0
29	\$26,373	\$0
30	\$0	\$0

Figure 4: Compare the numbers. This bi-weekly system saves the customer six years, and 16% of their mortgage payments. It misses out on the acceleration advantages of compound interest and any other benefits for a fully informed customer.

of \$80,000 (U.S. equivalent) or more would be better off using a mortgage acceleration payment strategy.

Hybrid bank accounts have been widely used in Australia, New Zealand and Britain for more than 20 years.

In 1997, Virgin Financial (Richard Branson of Virgin Records, Virgin Atlantic etc., fame) joined with The Royal Bank of Scotland to promote a mortgage interest offset account called Virgin One or a Current Account Mortgage (CAM).

This allows customers to consolidate mortgage balances, traditional current accounts (checking), personal loans (home equity lines), and saving accounts into one account. This requires refinancing the home and finding a lender with sophisticated software to integrate and manage the account balances to the benefit of the homeowner mortgage.

These systems carry names like current account mortgages, hybrid accounts, mortgage payment acceleration or the Money Merge Account™ system.

They all approach the opportunity in different ways and for the primary benefit of a differing entity.

The Customer Counts

The question in any of these account processes is: Who benefits first?

Personal Real Estate Investor Magazine has reviewed many of these programs and concluded that the ideal system is United First Financial™'s Money Merge Account system.

Our criteria required a focus on the customer, and not require refinancing an existing mortgage. The benefit to the financial institution to a system like the Money Merge Account system is being able to offer increased customer convenience and therefore achieve higher client retention. Any system must deliver increased customer convenience, savings to the account holder and the financial institution, mutual loyalty, and better aggregate loan payment performance for the lender.

This last benefit makes any lender look better in the eyes of financial regulators and, as a result, the lender has more freedom and reserves to originate new loans. This increased convenience ties a customer even more closely to a financial services provider.

WHO IS SELLING MORTGAGE PAYMENT ACCELERATION?

A current account mortgage or Money Merge Account system should simplify a homeowner's life. Some hybrid account offerings are not as customer-oriented. It is relatively easy to determine the product mission by who is promoting the product.

A loan broker who wants the customer to take a new loan may offer a mortgage acceleration strategy as a competitive advantage. It may be an additional service offered to an existing customer, or a customer tool to help simplify and manage mortgage finances.

A PAYMENT ACCELERATION OR MONEY MERGE ACCOUNT SYSTEM - HOW IT WORKS

The principle is simple. Place money in the accounts where it has the most effect on earning more or paying less interest. The goal is to use the differential to pay down accounts that incur higher interest. This is using the power of compound interest to reduce balances and have your money work harder.

Most mortgage borrowers have income in a checking or current account for varying amounts of time. It makes sense to use this otherwise idle money in conjunction with a credit line to reduce mortgage debt and the interest payments. Because of the interest reduction offset, mortgage lenders calculate interest daily so that every dollar on deposit works harder to reduce the cost of borrowing. It is smarter to pay down a higher interest mortgage or equity line with money that earns no or low interest such as a checking or savings account.

MECHANICS OF THE MONEY MERGE ACCOUNT™ SYSTEM

Studies show that using a hybrid account strategy can potentially reduce a traditional fixed-rate mortgage by one-third to one-half the time with little to no change to your lifestyle or refinancing of your existing mortgage. Goldreich of The London Business School confirms account holders are advantaged by these strategies.

Simply compare a traditional mortgage repayment with the Money Merge Account system as offered by United First Financial™. A fully amortized 30-year, \$136,000 mortgage at 5.25 percent, paid through conventional monthly payments results in a total repayment of \$270,784 – nearly twice the cost of the home. The Money Merge Account system can help repay the same mortgage in 11.3 years with a total repayment of \$181,217 yielding a savings of \$89,566.

This uses the homeowner's same income, same mortgage, at the same interest rate, with little or no change to their current standard of living. The change occurs by making all deposits into a dynamic credit line based on a standard home equity line of credit from your existing bank or lender.

MONEY MERGE ACCOUNT SYSTEM BUILDING BLOCKS

The Money Merge Account system consists of three major components:

1. Existing Primary Principal and Interest mortgage

The existing mortgage on your home is the foundation for a Money Merge Account™ system.

2. Advanced Line of Credit (ALOC)

This home equity line of credit must operate similarly to a primary checking account and have an open-end interest calculation rather than the closed-end interest calculation of a traditional mortgage.

3. Client account analysis and insight

via Web-based software that allows the homeowner to manage allocation of the money in the credit line that generates an interest cancellation or offset on the primary mortgage. See Figure 5.

TIME IS MONEY - BOTH BELONG TO THE CUSTOMER

The United First Financial online Money Merge Account system makes virtual connection between your accounts,

including the advanced line of credit, and your primary mortgage. All income is paid into the credit line which acts like a checking account.

Each time income goes into the credit line, it also reduces the mortgage balance. As the mortgage balance is reduced, the lower balance accrues lower interest. By decreasing the balance on which interest accrues, the proportion of the monthly payment credited toward the principal pay down goes up. A program like the Money Merge Account system is designed to make sure the account holder gets the highest interest savings possible in the least amount of time.

Personal expenses are paid out of the equity line in a similar manner to an ordinary checking account. The homeowner may also elect to earn additional time by placing as many of their recurring expenses as possible on a credit card and pay this off once a month. The payment is deferred for up to thirty days so the lower equity line balance incurs less interest.

This all works on the magic of open-end interest. The preferred interest combination is working for the homeowner to pay down their mortgages and loans and for their financial institution by having high quality borrowers with current payments.

The ability to map and understand these dynamic account relationships is only possible with Money Merge Account system from United First Financial. See Figure 6.

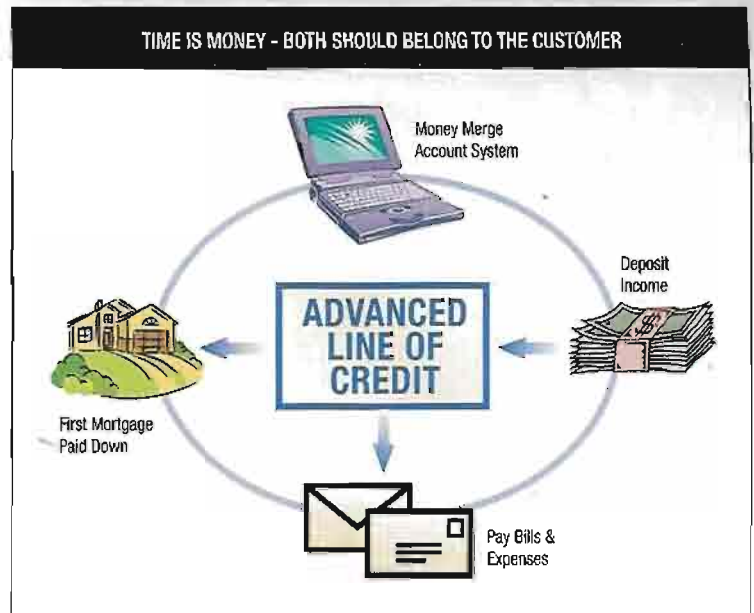


Figure 5: At the heart of this system is your relationship with your bank or lender. The Money Merge Account system is your financial interface in managing this relationship with a centralized view, control and analysis. "What if" is a powerful feature of the Money Merge Account system that allows the client to test various debt and payment scenarios, such as what is the immediate and long-term effect of that next purchase? The Money Merge Account system allows you to find the answer.

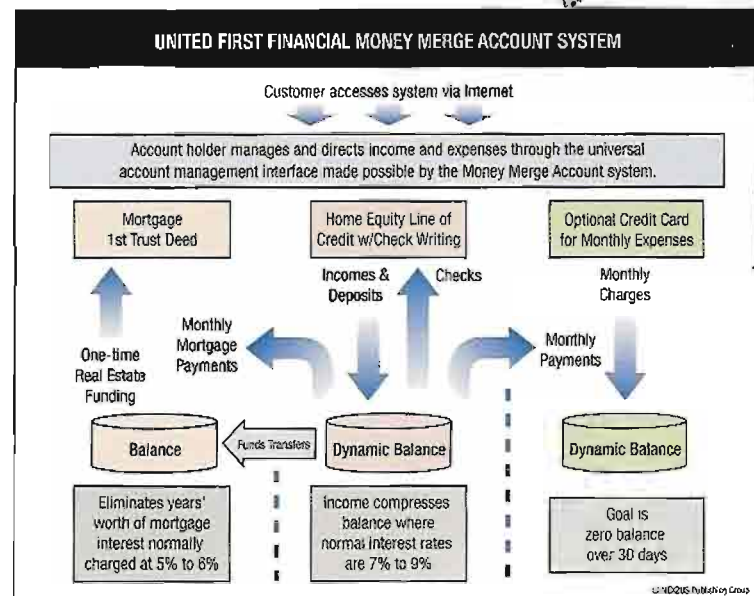


Figure 6: United First Financial offers a customer-friendly consolidated management solution to the complexity of more than one bank account and loan. The Money Merge Account system gives the user an integrated view of their accounts at any bank or lender. The Money Merge Account system user can manage their entire financial picture and direct money to where it has the most effect and pays down debt faster.



**UFirst Executives
from left to right:**
Don Jorgensen
Skyler Witman
Stuart "Mac" Saunders
Linda Kuo
Ryan Sabin
John Washenko
Jonathan E. Bonnette
Matt Lovelady
P. Thomas Chester



Making Mortgage Acceleration Strategies Work for You

If paying off your mortgage years earlier seems attractive, how do you make this work for you?

YOUR ALTERNATIVES TO EARLY MORTGAGE REPAYMENT

1. Sell Your Home

Pros:

1. If you no longer want the hassles of owning a home, and "moving in with Mom" or renting make more sense, congratulations, selling your home and paying off your mortgage makes sense.
2. If you bought and financed well, you may earn a profit.

Cons:

1. Residential real estate has a historic appreciation rate of 5 percent. You will lose this advantage.
2. The interest and fees on a home loan are deductible against gross income. You will lose this advantage.
3. No pride of ownership.
4. Paying less rent and saving the difference for a down payment or retirement generally proves illusory.

2. Refinance at a Lower Interest Rate

Pros:

1. Reducing the interest rate by a point has little effect on the time or amount paid.

Cons:

1. There may be extra fees to refinance. There may be a prepayment penalty.

3. Pay Your Mortgage Every Two Weeks

Pros:

1. Reduces the duration of the mortgage and saves the homeowner some money.

Cons:

1. Promoters claim that paying some principal earlier, each month reduces the balance in the middle and the end of the month. This only works if the mortgage system calculates interest on a daily basis. Most do not.
2. Savings are miniscule. Paying \$600 (half of a \$1,200 monthly payment) every two weeks means saving interest on \$600 of capital for approximately 26 weeks a year. At 6.5 percent (calculated on the daily closing balance), this would save \$19.76 in the first year. Over 30 years, the total saving comes to around \$986, or less than one month's mortgage payment.
3. With the bi-weekly system, you are paying an additional payment each year, which is not an aggressive strategy.

4. Use a True Mortgage Repayment Acceleration Plan

Pros:

1. These programs use the magic of open-end interest in favor of the homeowner/account holder versus the lender.
2. These programs have been successful in Australia, New Zealand and the U.K. for more than 20 years. They're just being recognized in the U.S.
3. A homeowner can potentially pay off the mortgage 12 to 18 years faster.
4. A homeowner can potentially save between \$100,000 and \$150,000 on a 30-year principal and interest loan of \$200,000.

Cons:

1. This approach works best for thoughtful homeowners who really want to save money.
2. Using the program to its greatest advantage requires understanding the system and working with a coach from the program provider.
3. The program needs to be flexible enough to accommodate changes in lifestyle and financial conditions. The program provider needs to advise and assist with these adjustments.
4. Not all systems are created equally. To be effective it needs high quality software, local representation and distribution, and ongoing access to coaching support.

FRONT AND CENTER — LIFE HAPPENS IN STAGES

Everything we have discussed assumes a life moves in a straight line with no major life changes: no raises, no new expenses, where cars and houses last forever and there are no marriages, births or deaths!

This is not reality. Change happens, crises erupt, and opportunities occur every day.

The typical life stages we go through relate to being single and working, becoming a couple, building a family, becoming a first-time homeowner or a move up home buyer. All this occurs while we may earn a predictable salary, salary and commission, or are self-employed with irregular incomes. Then there are empty nesters.

The Money Merge Account™ system, or any equivalent, must adapt to the client's life stages and accommodate the realities of income, expense, and paying the mortgage.

The success of this Money Merge Account system is dependent on two things:

1. The client buys into the program with realistic expectations.
2. The client takes advantage of the coaching that will support his financial decisions and use of the Money Merge Account system software.

PAYING THE FUTURE FORWARD

a. Paying off the mortgage early

This is the compelling reason for using the United First Financial™ Money Merge Account system to repay: saving significant interest by reducing the term of the loan by potentially one-third to one-half the time. The Money Merge Account system uses the homeowner's line of credit to reduce the balance owing on the primary mortgage.

The secret, according to CEO P. Thomas Chester, is repositioning regular income that is effectively idle money when it sits in a regular checking and/or savings account. The repositioning occurs when income is applied in a lump sum to the balance owing on your line of credit. This keeps the credit line balance as low as possible and significantly reduces interest charges on that line of credit.

This means that more money goes toward paying the principal balance each month and the mortgage is paid years ahead of a standard mortgage schedule.

The online Money Merge Account software and customer service provides crucial guidance in optimizing this income allocation to get the best interest pay down effect.

b. Reduce other debts and monthly repayments

The Money Merge Account system consolidates other debts (e.g., credit card balances, personal loans, overdrafts, etc.) that are transferred to the line of credit established with the system. Because of the lower interest paid with the line of credit, clients are able to pay off debts and their mortgage faster.

The Money Merge Account system allows a homeowner to break each debt into individual repayment plans with a plan for the mortgage, credit card balance, and home equity loan. Managing budgets and tacking payoffs is a breeze.

Unspent money that homeowners would normally leave idle in checking and/or savings account is now working 24 hours a day with little to no change in the Money Merge Account client's lifestyle. Expenses are paid through the line of credit. All activity and expenditure analysis are reported by the Money Merge Account system.

LIFE GOES ON

The Money Merge Account™ system goes beyond an interest management tool that helps find the most cost-effective strategy for financial decisions. The line of credit established with the Money Merge Account system typically includes a checkbook, debit card, telephone, and Internet access; you can draw on your money whenever you like.

1. What is the best way to fund a major expenditure?

Paying for your child's education, or buying a new car, holiday home, or boat can be funded in a number of ways.

a. Pay a lump sum?

A typical mortgage is a one-way transaction. Your mortgage payment goes into an account that can only be accessed by a complete refinance. The Money Merge Account system allows you to pay upfront while using your discretionary income to pay your balance over time.



b. Borrow at a mortgage-style rate?

Most people borrow money to make a major purchase. The Money Merge Account system shows clients how to use a low mortgage-style interest rate by setting up a lump sum transaction or a monthly payment plan.

c. What is the best way to buy a second home or investment property?

The loan managed by the Money Merge Account system is secured against your home. Clients may spend up to 100 percent of the property value. The Money Merge Account system lets you manage this equity to buy a second property, by borrowing at a very low mortgage-style interest rate while retaining the flexibility to pay back as quickly or as slowly as you like.

2. How does a short-term illness, unemployment, maternity or paternity leave, or job transfer affect a Money Merge Account system plan?

The Money Merge Account system can quickly repay the mortgage when an client's income is interrupted. The Money Merge Account system uses the buildup of home equity to pay for the daily or monthly costs until income returns. The

Money Merge Account system can help adjust budgets, analyze where money is going, plan spending for the month, work out what you'll have left over, as well as set longer term plans for repaying your loans.

3. Unexpected income, such as an inheritance or bonus

The Money Merge Account system is a great way to help you manage lump sums as you transfer them into the equity line and reduce the total loan balance.

4. How to fund home improvements

The most cost-efficient way to fund a home extension or renovation is using the equity in your home. Because the Money Merge Account system can use a home equity line of credit secured by the equity in your home, you can potentially have access to up to 100 percent of the equity.

5. Managing irregular income a. Commission-based or other irregular income

The Money Merge Account system allows clients to manage finances in line with cash flow. When there is more income, the Money Merge Account system allows the successful commission earner to reposition more and save more interest. With less income, The Money Merge Account system can help with a reverse strategy that frees the commission or bonus earner from the usual low annual income and high sporadic commission or bonus cycle. Money is available to smooth out these income hills and valleys and meet recurring expenses. Deposited lump sum commission income saves interest while paying down the equity line loan balance until it is needed.

b. Self-employed

Self-employed clients need better tools to manage money. The Money Merge Account system helps save thousands by paying less interest on loans.

The Money Merge Account system helps manage payments in line with cash flow without penalties or charges. Each month the client can decide how much to pay more or less, as long as the minimum monthly loan payments are met.

Self-employed clients also have access to online and telephone support staff who can point out flexible options to address the challenges posed by income that varies each month.

EXPERTS AGREE

Dolf de Roos, Ph.D., Engineering, Canterbury (University of New Zealand) 1974, is the author of New York Times Best Seller "Real Estate Riches," which has sold more than 800,000 copies worldwide. It has been translated into many languages, and has been a bestseller in five countries. Dr. de Roos is an internationally acclaimed investor, author and educator, who has taught in more than 20 countries. Dr. de Roos focuses on real estate investing and the psychology of creating personal wealth and well-being. Dr. de Roos has done hundreds of real estate transactions and is well-positioned to talk about mortgages and mortgage acceleration.

David Goldreich, Ph.D., Financial Economics, Carnegie Mellon University, 1997. In 1999, while at the London Business School, Dr. Goldreich validated research that proved that 80 percent of U.K. mortgage loans with balances of \$80,000 (U.S. equivalent) or more would be better off using a mortgage acceleration payment strategy.

These two international experts agree that the net effect of flexible mortgage payment acceleration plans, like those offered in the U.S. by United First Financial™ and in the U.K. by Virgin Financial with the Royal Bank of Scotland, can dramatically reduce the length of time that it takes to pay off a mortgage.

Editors Note: *Personal Real Estate Investor Magazine* has gathered the facts and done the homework necessary to help readers find the resources to help decide if this program is appropriate for their circumstance. Please do your own analysis to determine if the Money Merge Account system will work for you.

Too Good Not to Be True: Practical Experience

The best way to determine how well a program works is to listen what real users say about their personal experience. Money Merge Account™ system customers are enthusiastic because of the money they save and wealth they are building.

Engineering Change Todd & Jacquelyn M. – Golden, CO

Todd & Jacquelyn M. are way ahead of their financial plans because of the Money Merge Account system.

With two teenagers, 14 and 16, approaching college-age, education expenses are looming. Todd and Jacquelyn would also like to pay off their mortgage and build their nest egg savings faster.

As a mechanical engineer, Todd is professionally inquisitive and wants to know how things work. The Money Merge Account™ made mathematical sense. It also went beyond mortgage savings and assisted The M Family in making educated financial decisions.

"Because of the program, we have been able to stay on track financially to make our goals a reality. United First Financial™ has been really good to work with and the system is simple to use. We began in October 2005 and we have been pleasantly surprised at how well this works and how good our whole experience has been," says Todd.

TODD & JACQUELYN M.

	CONVENTIONAL MORTGAGE	MONEY MERGE ACCOUNT
Loans	\$122,246	\$122,246
Interest Rate	5.25%	
Years to Payoff	10.5	5.916
Year of Payoff	2016	2011
Amount Left 2018	\$61,676	\$0
Est Interest Savings	\$0	\$69,425

Walter & Karla Wilson - Centennial, CO

"We have been able to reduce our principal on our first mortgage by \$13,000 and are on our way to a complete pay off in about eleven years."

David & Junevan Maloney -
North Champlin, MN
"We are excited to find a program like this to help us pay off our mortgage. It's been hanging over head for a long time. It is a dream come true. When we bought our home three years ago I told my husband I wanted to pay off our home in fifteen years. He was sure that it could not happen. Three years later we found the Money Merge Account system. My faith in God has allowed us to find a solution to meet that goal and the wonderful team at United First Financial. Thanks Sooo much."

Educated with A Goal Kevin & Corrine H. - Colorado

Kevin & Corrine H. are America: Their goal is to pay off their mortgage before their youngest son graduates from high school so they can be debt-free before he goes to college.

They became clients in March 2005. "The decision was simple if it could help us get out of debt," says Corrine. "The action plan was easy to follow." The H Family followed the program diligently and they are on plan to meet their financial goal.

KEVIN & CORRINE H.

	CONVENTIONAL MORTGAGE	MONEY MERGE ACCOUNT
Loans	\$61,213	\$61,213
Interest Rate	5.25%	
Years to Payoff	12.25	4.08
Year of Payoff	2018	2009
Amount Left 2018	\$44,986	\$0
Est Interest Savings	\$0	\$55,562

Rid of the Debt Gorilla Juan Hernandez & Family – Miami, FL

Even making more than \$100,000 a year, Juan, his wife with their two- and four-year-old sons still were not getting ahead of their debt gorilla. They applied the Money Merge Account system to their financial lives. "Waking up without a gorilla of debt on me and not worrying about bills has allowed us to save \$50,000 and put this in trust for the two boys and their future."

After successfully using the Money Merge Account system, Juan has become an agent for United First Financial. "This program offers something for everyone. Who doesn't want to pay off all their debts and mortgage sooner than later?" says Juan.

THE HERNANDEZ FAMILY

	CONVENTIONAL MORTGAGE	MONEY MERGE ACCOUNT
Loans	\$412,000	\$412,000
Years to Payoff	28	2.1
Year of Payoff	2034	2010
Est Interest Savings	\$0	\$380,000

Daniel & Louise B - Bakersfield, CA

"I love the Money Merge Account Program!! Early on I made mistakes but these were quickly repaired by the friendly people in customer support. Every homeowner should use this system. It pays for itself hundreds of times over. It's fun to use! I get a kick out of using the program."



Get Started, Get Saving:

United First Financial™ has built a product that *Personal Real Estate Investor Magazine* finds worthy of serious consideration by anyone who owns a home. If you desire to pay off your mortgage faster, educate your children, generate a nest egg or investment fund, managing the equity in your home is hands-down one of the most reliable and secure ways to achieve these goals.

CONSIDER

1. The most significant step in this process is deciding that your mortgage does not run you. Rather it's there to serve you and improve your lifestyle.
2. The next step is to investigate your options. We hope this document has explained the issues and alternatives you can use to take control of your mortgage plan. Visit www.unitedfirstfinancial.com for videos, customer testimonials and answers to frequently asked questions.

PLAN

3. Contact your local United First Financial agent. If you don't know an agent, contact United First Financial at 1-888-445-7122 or go to www.unitedfirstfinancial.com to gain an introduction.
 4. You will be invited to a one-on-one presentation or a scheduled seminar on how the Money Merge Account™ system can work for you.
 5. Having your personal numbers handy will help. Treating this information with the required confidence, the United First Financial agent can demonstrate what is possible for you. Fill out a copy of the Money Merge Account Worksheet that is available from your United First Financial agent. Knowing your credit score will help too, as a higher score can accelerate your payoff.
- From here you can expect your United First Financial agent to provide you with a realistic scenario of how to pay down your mortgage in substantially less time than is currently planned.

ACT

6. Activate your Money Merge Account managed line of credit. Note that you and your lender control your money, NEVER United First Financial.
7. Deposit your paycheck into your checking and/or savings account. As the funds clear, the amount you designated is transferred from your checking and/or savings account into your Money Merge Account system managed line of credit. Immediately the link between the line of credit and the mortgage begins working to reduce the interest owed.

GET AHEAD

8. Throughout the month, pay your bills using your Money Merge Account managed line of credit. Your money is immediately available through checks, debit cards, and ATMs*. The amount of money left in your account after your bills have been paid remains against the balance of your line of credit until you need it, keeping your line of credit as low as possible and further reducing the interest charges on the line of credit.
9. At optimal times, the Money Merge Account software will prompt you to make funds transfers from your line of credit to your primary mortgage reducing the overall interest you will pay on your mortgage.
10. Follow the advice of the online Money Merge Account system to maximize your savings and pay off your mortgage as quickly as possible.

*We encourage homeowners to do their homework and get the facts before deciding if the Money Merge Account system is right for them. Remember not all lenders provide the same terms and services with their lines of credit. Please ask your lender which services they provide with their lines of credit. United First Financial does not provide financial or investment advice.

The People: Leading from the Front



Left to Right:
Don Jorgensen,
Skyler Witman,
Stuart "Mac"
Saunders,
Linda Kuo,
Ryan Sabin,
John Washenko,
Jonathan E.
Bonnette,
Matt Lovelady,
P. Thomas Chester

SKYLER WITMAN, CO-FOUNDER

As United First Financial™ marketing mind, Witman directly manages all marketing initiatives and programs for the company.

Witman began his financial career with Zions Bank in Salt Lake City, Utah, as a mortgage processor. A stint in sales for the national electronics company Future Shop led Witman to start Accelerated Equity & Development with his longtime friend John Washenko. While Witman and Washenko succeeded in building a successful mortgage lending company, they were inspired to create a debt reduction program.

After careful market research, product definition and development, Witman and Washenko co-founded United First Financial in 2006. Both remain actively involved in the management of Accelerated Equity & Development and United First Financial. Witman is an accredited loan officer and a principal lending manager and an active member of the Salt Lake City Chamber of Commerce.

JOHN WASHENKO, CO-FOUNDER

At Accelerated Equity, Washenko worked toward a longtime personal goal: he wanted to pay off his home and become debt-free. He developed a system based on the bi-weekly program, then offered it to his clients. Realizing that a bi-weekly plan wasn't enough, he sought to find a better way. He came across a concept for mortgage acceleration that had merit, but no practical application for the average homeowner. Expanding on this concept, he created and developed the Money Merge Account™ system, which is currently helping tens of thousands of individuals reach their financial goals and pay off their homes. Washenko is also an accredited loan officer and principal lending manager and member of the Salt Lake City Chamber of Commerce.

The Company: Inspired Mortgage Reduction

The founders of United First Financial began as mortgage lenders. In 1997, they launched Accelerated Equity & Development. Their client list grew quickly and included many new and repeat customers who either moved up, refinanced, or added new real estate to their portfolios and debt. This growing client debt inspired Skyler Witman and John Washenko to seek a solution to help borrowers who were simply deferring the inevitable payments, but at steep interest costs.

A Debt in Search of Rapid Payoff

Witman and Washenko first offered clients debt-reducing, bi-weekly payment programs. Then they looked at a bank-based plan used overseas to pay down mortgages in record time. The

day-to-day financial impact of dynamic management paid off debt quickly. This bank theory led them to continue their search for a better way and ultimately the development of the customer-focused Money Merge Account system with the possibility to cut mortgage time in half and potentially save homeowners hundreds of thousands of dollars in interest.

The Money Merge Account System

This system is the result of Witman and Washenko's vision and significant investment of intellectual expertise, money and time in a software development team, with help from a math engineer from one of the nation's largest Aeronautics companies. Five years later, United First Financial has

developed a number of sophisticated interlocking math engines that simplify complex numbers, interest rates and debt payoff periods. Comparing "what if" alternatives and payment scenarios are basic functions of this software.

People Proven Payoff

Next, real life: A test group of 400 clients in Denver, Colorado, achieved results with a better than 15 to 20 percent savings rate and a faster payoff time than initially predicted. With the Money Merge Account beta, a homeowner with a traditional fixed-term mortgage was now on track to become mortgage-free after only one-half to one-third the time, even while paying off other debt in the process. With real-life validation the Money Merge Account system was market- and customer-ready.

JONATHAN E. BONNETTE, CO-FOUNDER

Since January 2006, Bonnette has made the operational processes and technical development within United First Financial™ work. Bonnette began his career at Vartech Systems in Louisiana, where he supported legacy computer systems sales and later helped open a multi-million dollar industrial sales initiative. He is an integral part of the ongoing development of new systems and procedures relating to IT and departmental communications.

MATT LOVELADY, CO-FOUNDER

Lovelady's current responsibilities are managing both internal and field agent training, and providing financial counsel to new and existing United First Financial clients. Lovelady prepares and delivers presentations and agent training seminars, and supports recruitment.

Matt Lovelady started in the Financial Service industry in 1998. In 2000 he joined Skyler and John at Accelerated Equity. In 2002 he set up a mortgage brokerage with John, Skyler and Jonathan and the four have been working together ever since.

P. THOMAS CHESTER, CHIEF EXECUTIVE OFFICER

Chester, United First Financial CEO since June 2007, has led the company's commitment to helping clients achieve financial freedom through better managing personal finances.

Chester earned a degree in electrical engineering and went on to become President and Chief Marketing Officer of Allstate Life and Chief Marketing Officer of Surety Life, a member company of the Allstate, Sears, organization. Chester helped Surety Life break all time growth records and results: 700 to 38,000 agents, \$3 to \$15 billion policy face amount sales, and from 400th to 16th in Universal Life Industry sales. Under Chester's leadership, Surety Life was named the "fastest-growing" life insurance company in the U.S. by the *A.M. Best's Review* insurance publication. Chester, elected as a member of the board and President of Surety Life was, at the time, one of the youngest presidents of a major life company in the U.S.

Chester later became Chief Marketing Officer of ING USA's broker division, Southland Life. Under his leadership, this ING affiliate entered new markets and broke records in sales and representation growth in the U.S.

Chester was subsequently named Chief Marketing Officer and Director of International Expansion of a large international marketing organization. The group recruited more than 200,000 independent representatives in seven years, appointing more than 12,000 duly licensed Life and Security representatives. As such, this became the fourth-largest U.S. Broker-Dealer. He also built and managed substantial growth markets in Canada, Mexico, Puerto Rico, Taiwan, and the Philippines.

DON JORGENSEN, CHIEF MARKETING OFFICER

Jorgensen has 20 years experience in marketing, recruiting, and sales training. He is a leader in product development and compensation structure. Don has been instrumental in expanding into national markets for several financial services companies. Jorgensen's strengths are branding, communications, building client loyalty, retention strategies, and growth management.

Jorgensen currently conducts national training seminars for United First Financial. He recruits, trains, and manages thousands of sales associates throughout the country.

STUART "MAC" SAUNDERS, NATIONAL SALES DIRECTOR

As an honors graduate from Fork Union Military Academy, Saunders uses his two decades of sales and marketing experience to lead sales training and development from the front. With a variety of entrepreneurial, high-technology, and market-making businesses, Saunders brings a strategic focus and business judgment to United First Financial.

Saunders began at Accelerated Equity & Development in 2002 as a loan officer and marketing specialist. His crucial role in market testing of the Money Merge Account™ software helped more than 350 homeowners adopt and succeed with the Money Merge Account system prior to the 2006 launch of United First Financial.

RYAN SABIN, INTERNATIONAL PROGRAMMING DIRECTOR

Sabin is a 10-year information industry veteran, beginning with the development and delivery of a successful electronic newspaper for a major Utah daily. Sabin then co-founded an online bookstore that generated early sales success which led to a venture integrating Web applications into retail bookstores.

Beginning in 2003, Sabin began working with Witman and Washenko at Accelerated Equity where he developed custom software for mortgage pricing and processing. This partnership evolved into the idea of devising a tool to help homeowners achieve mortgage and financial freedom.

Sabin has been lead developer and a vital contributor to delivering the systems to fulfill United First Financial's customer successes with the Money Merge Account software.

LINDA KUO, BUSINESS DEVELOPMENT SPECIALIST

Taiwanese native, Kuo, B.Sc. Business Management, Marriot School of Management, has 15 years accounting and information systems experience. She joined Accelerated Equity as manager of accounting and information systems. There she developed a bi-weekly payment program that seeded ideas for the Money Merge Account system. Her United First Financial contributions include design and development of a comprehensive payroll system for tens of thousands of agents and a processing system to serve United First Financial's national client base.

"We love watching our debt decrease weekly. This program really keeps us on track and allows us to plan for the future."

**Richard & Sandra Cardinal,
Doylestown, PA**



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www.Financial2020.com



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- Potential savings of tens of thousands of dollars in interest
- No refinancing required of your existing mortgage
- Not a bi-weekly or debt roll down program

Call for a free analysis

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Have you ever thought about what you could do if you no longer had a mortgage payment?

With the Money Merge Account™, we can show you how to pay off your mortgage in as little as one half to one third the time with little change to your current lifestyle.

The Money Merge Account works virtually like your standard checking or savings account, except that it has the ability to offset large portions of interest on your mortgage each time you deposit income into your account.

With the Money Merge Account, your money doesn't just sit in your checking or savings account waiting for you to pay expenses. Instead, it is actually being put to work every day it is in your account to greatly reduce interest on your mortgage. Homeowners in parts of Australia and Europe have been using this type of interest saving concept for years.

The Money Merge Account is a totally secure, 128-bit encrypted web-based system which allows you to monitor your account and interest savings 24 hours a day, seven days a week. Once your account is activated, only you have access to your money through checks, debit cards and ATMs. Again, the only person who ever has access to your money is you! You will continue to deposit your income and pay expenses as usual, except now you will be saving time and interest on your mortgage. You can see the time to payoff your mortgage decrease with each transaction!

Sounds too good to be true? Put us to the test!

For **Your FREE Personal Analysis** contact: Daryl@Financial2020.com

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Free and Clear with the Money Merge Account™