



12 Little Known Facts Your Creditors Hope You Never Find Out or Understand

1. **How Much Equity You Have In Your Home.** How is it determined? You probably have more equity in your home than you think. I can help you determine and maximize what equity you have in your home. Banks use different methodology to appraise your home than mortgage companies do. This can make a huge difference in the solutions available to you!

2a. **Bad Credit Stays On Your Record For 7 Years.** This is true, but what most people don't know is that there are programs out there that only review the *last 12 months* worth of credit! They totally disregard ANY late payments before that, even mortgage payments! But where do you find the best programs?

2b. **There are three evaluation time frames.** Most people don't know that credit review is really separated into three evaluation time frames: 12, 24 and 48 months. As I mentioned, many programs look at the last 12 mos. of payments. These are specialty programs. The next group of loan programs, which are a bit more mainstream, review the last 24 months of payments. Finally the last groups review the last 48 months of credit history. The longer the credit evaluation time frame is, the less flexible the programs become. No programs really take into account your last seven years of history!

2c. **You control your Credit Risk Score!** Do you know what credit risk scoring is? You should. Your credit risk score will, in many cases, have a direct affect on what rate you qualify for and what your mortgage, auto and consumer payments will be. Your credit risk score is a number between 400 and 800. The formula, created by a company named Fair Isaac and unknown to the public, is leased by the three large credit bureaus (Experian, formerly TRW, Equifax, & Transunion). They in turn use all the data that has been reported to them from your creditors as input into the formula, and the result is a number which gages your ability to repay your debts at that particular moment in time. You might think you are powerless over the outcome of this score...NOT SO! What is not common knowledge is that minor adjustments on your credit accounts (events in your control) can have dramatic affects to the risk score the day after these adjustments have been reported to the bureaus.

For more information on the subject of Credit Risk Scoring order a copy of our Free Report: Everything You Always Wanted To Know About Your Credit Report And How To Improve It, by calling our office 1-800-883-1278 X 401. Leave your name and address or email, and we will send you a copy.

3. **Don't Refinance If You Can't Drop Your Rate At Least Two Percent**. Simply put...NOT TRUE!!! Debt structuring has become much more sophisticated in the last decade. This rule may have worked before the mortgage market explosion, but more recently there are many more program options and therefore more reasons why we should refinance now. If it's a MAKE SENSE transaction, then do it!

4. **New SPECIAL Low Rate Credit Cards Can Be A Disaster**. This is why. Teaser rates go up after just a few months. Then you're right back where you were, or worse. Many people pay off one card with one of these new ones, but then still have the need to charge on the old one. As a result, they now have two credit cards with balances, resulting in more debt than they had originally with just the one higher-rate card. And it can take far more than a decade to pay off a credit card if you make the minimum payment every month. Also, interest rates can go up on these offers if you make late payments. Some of my clients have actually reported paying upwards of 26% as soon as they made just one payment beyond the grace period! CAN YOU BELIEVE THAT? That's just criminal! I do not encourage credit cards at any interest rate. They should be used for emergencies only. Your bank doesn't want you to pay them off (they're BIG money makers for them).

5. **125% Home Equity Loans**. You used to see ads for them all over the television. They still exist and are VERY MISUNDERSTOOD. Most financial planners and CPA's don't understand how these loans work. I do! And I can teach you to understand them and determine if it's the right option for you.

6. **It Doesn't Take Money To Save Money**. You can start toward becoming debt free and financially independent without taking one cent out of your pocket. Most loans require out-of-pocket fees, up front. But there are plenty that don't! In fact, in a large portion of the loans I've made for homeowners, they didn't even have to come up with cash to pay for an appraisal.

7. **Working With A Mortgage Broker Will Save You More Money Than You Could Save On Your Own**. We constantly think that no one can do a job as good as we could do it ourselves—if we had the time to devote to it. I understand. We shoulder that burden for you. We are independent and represent you. Much of our day is spent shopping your loan among our



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sources for you. If I can't help you save a ton more money than what it may cost to refinance, then it's simply not good for you and no one would expect you to do it!

8. Anyone Can Accelerate Their Mortgage Payments...And This Equals Saving Lots of \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$.

Just think, if you can save a couple hundred of dollars per month by consolidating your bills by refinancing your mortgage, you can then take most of that savings and get out of debt even faster by "accelerating" your payments. I can show you how and set this up so it is automatic. It's often called a biweekly mortgage, but few homeowners know where to find the best one. Less than 1 in a 100 ever takes advantage of this incredible money-saving technique because they don't have extra money leftover after paying bills each month. Well, if I can save you money by helping you consolidate, I've just effectively increased your income. I can show you how whatever extra money you can pay on your debts will shave years off of the payback and save you thousands! In turn this additional savings can be used for you to live an easier, better life today or invest more for the future.

9. You Can Be Debt-Free AS SOON AS YOU WANT.

With commitment, time and consistency, it's easy to payoff your debt. I know. I've been there. I've done it. Perhaps with an additional, part-time income, you can generate several hundred dollars a month to commit to your goal. Many people even earned part-time income from home. And with the new "found" money that we can help you create by consolidating, you would be absolutely astonished at how quickly our combined efforts can make your debt disappear.

10. Most Americans Retire In Poverty (And In Debt).

A recent Census Bureau Survey reported 87% of Americans 65 or older were living on an income of less than \$10,000/year. Americans save less than any developed nation in the world. In the early part of the '90's we saved 4.8% of our income compared to 17% by the Japanese. Our savings rate has been on the decline since then! The average American is slowly but surely headed for poverty after a lifetime of hard work. WHAT HAVE YOU ACTUALLY DONE TO AVOID JOINING OUR ELDERLY IN POVERTY? No one intends to let their goals of security and financial freedom slide. It just happens. Most people make the same basic financial mistakes: 1. Lack of planning. 2. Lack of knowledge. 3. Procrastination.

11. Millions of Americans Now Invest Even Though They Once Felt Like Novices.

Most Americans don't know that you can buy a broad piece of the stock market with as little as \$100/mo. Most Americans also don't know that if you only invested the maximum amount in two IRA accounts of \$166/mo. each at an average annual return of 14.6% (typical of many growth mutual funds for the last decade), your money would grow to \$1,000,000.00 dollars in only 25years. It's actually easy to become a millionaire with time and consistency. Millions of Americans will succeed with this strategy, will you? Let our Investment Center help you begin an investment plan set up with the money you will be saving each month. Let me "help you help



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yourself" and your loved ones enjoy what should be the "best years of your life." *Retire with money, not bills and a forced home sale because you can't afford it anymore.*

12. You Don't Have To Remain In This Situation. Let me show you how you can:

- a. Get a new fixed rate with a predictable fixed payment
- b. Utilize one bank debit card for convenience sake (just like paying cash)
- c. Keep one credit card for emergencies
- d. Accelerate your payments using money your loan frees up
- e. Take advantage of rate reduction opportunities with your new mortgage company if rates drop in the future
- f. Pay off your car
- g. Have extra cash in your hand IMMEDIATELY
- h. Have an emergency savings account
- i. Have your mortgage term shortened (Equals SAVINGS)
- j. Lower your interest rate on your mortgage
- k. Have a retirement game plan
- l. Skip next month's bills
- m. Have no more sleepless nights worrying about how to pay your bills this month and what will happen to you down the road.



**Now, You Might Have Some Questions -
Here Are A Few Questions Most Of Our Clients Have Asked**

How Does The Investment Part Work?

Our preferred investment counselors make it easy to understand mutual fund recommendations to take the mystery out of choosing from over 8000 funds in the industry. A licensed consultant will show you the three ways a mutual fund can make you money. He or She will help you with the paperwork and show you how to track your fund's performance in the newspaper. However, your loan transaction is completed first and is the primary focus of our business.

How Do I Qualify For The Loan?

If you own a home, the first thing we do is determine what it's worth. This can be done on the computer, and it's free. There are both equity and no equity programs. Let's see where you fit. You may think your house is worth less than it really is, especially if you've lived in it a long time. Complete the Financial Solutions Action Form at the end of this report or call my office and We'll do a quick market analysis for you. It's free! You can't



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determine the value of your home by the tax assessment or what a realtor said six months ago. The number of years you have been paying cannot determine your equity. If you have a 30-year loan and you've been paying 10 years or more, the chances are you owe less than half the value of your home. Market appreciation increases the value of your home, especially recently. Unless you keep up to date with it, you really won't know your true equity until you call and get a free market analysis.

Credit and income will also be analyzed. We look at where you are the strongest and work with that to get your loan approved fast.

How Long Does The Loan Take?

Most loans can close within 15 business days. The loans I have found to fit the majority's needs require less paperwork, and are far less time-consuming than the ones you might find at a bank. It simply doesn't take long. The biggest time guzzler is generally the homeowner himself...procrastination, laziness, failing to get the necessary documentation together...this is usually what prolongs the process. Ninety percent of every dollar you pay on your bills goes toward interest. Let's hurry so we don't pay it anymore! Once we have the basic facts and have verified the property value, we order funds and set up a closing. The whole process usually doesn't take any longer than two to four weeks.

How Much Does The Loan Cost?

The cost of not taking action could be devastating, as we have reported. But there is no simple answer I can give you on cost because it's established individually on a case by case basis depending on the type of loan. In ALL cases we will work to get you the absolute best possible program for you at the most competitive price.



By the way, there will never be any up front loan fees, and we don't get paid if I can't get you a loan you're happy with. I only get paid if I produce results for you...I'M ON YOUR TEAM! All the costs are included in the loan, and you'll receive a detailed breakdown of them upon application (included in this package is a SPECIAL CERTIFICATE to save you even more money). There are no hidden fees, and there won't be any surprises from us, I promise.

Hurry. ACT NOW. Let's try to skip next month's bills. *YOU* keep your hard-earned dollars. Not them, *YOU!*

**You Pay Nothing Up Front
And You Owe Nothing Until You Get What You Want
...And You Must Be Satisfied, If Not,
Just Say NO!**



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Finally, we are the only company that GUARANTEES RESULTS! If we can't find you a program that will improve your situation, we'll buy you a dinner for two! How about that!

Please read on...

**Listen To Satisfied Clients
Who Received Great Fixed Payments
And Are On Their Way To Becoming
Debt-Free and Financially Secure...**

Want to hear what some of the folks who are using the information have to say? Here are some of the testimonials from homeowners who took the leap and are very happy they did! I wanted to give you additional proof that this can work for you. Remember that you have nothing to lose by giving us a try. Here is what some of our clients had to say:



One Touch Lending saved me \$450.00 per month! I refinanced both my first and second mortgage, paid off all my credit cards, a tax lien and an outstanding judgment and got a lower rate on my new mortgage. I should have done this years ago, but nobody told me how until One Touch called. I'm so happy with my new situation that I told my son to call and now he is saving money too!

Doran Smith, CO

We were in worse shape than we thought. We never meant to get so far off track, but you put me and my wife right back where we needed to be. We saved \$328 a month by consolidating our bills with a second mortgage. We put some of the savings back into a biweekly program to pay of the loan early, set up a monthly investment account and still cashed an escrow check for \$1086.00! We feel so great about our finances now. Thank you.

Aaron and Pam Thill, CA



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One Touch Lending saved me \$280 per month and gave me a great new fixed rate. Now I don't have to worry about my payments ever going up again. I'll sleep much better. Thanks One Touch.

James Lockwood, AZ

I had some serious medical problems last summer and missed a lot of work. I fell behind in my mortgage payments and they were going to foreclose on my house in 30 days. One Touch worked on our new loan and saved me from foreclosure. They understood my problems and really helped me. My bank could only say, sorry.

Martin Gaines, CA

One Touch Lending saved my wife and I \$498.36 a month! Refinancing allowed us to consolidate our bills, get a fixed rate, and also receive \$2,000 cash in hand. I was initially concerned that it would be hard because both of us are self-employed, but it was a very smooth process, not requiring a lot of paper work. Thanks.

Art and Joyce Roberts, OK



If you're like any of these homeowners and thought you couldn't get help, or if you're kept awake at night frightened that your payments will keep climbing and you will never get out of debt or save a dime, you'll be pleased to know we have helped many folks find the solution they need.

I can't promise you I can help, but if you'll take a moment to complete the FINANCIAL SOLUTIONS ACTION FORM, you will clearly see how easy it is to begin your journey toward getting a fixed rate with a fixed payment and becoming debt-free and financially independent. Once we review your situation we will immediately give you answers.

You have no risk or obligation, and you have our GUARANTEE. So the quicker you respond, the quicker you will be saying bye-bye to rising mortgage payments, getting out of debt and on your way to financial security.

Again, congratulations on taking this first step toward financial freedom.

Thanks,

Pete Brady
President
One Touch Lending



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P.S. If you're ready to speak with someone now call us at 1-800-883-1278 ext. 495. If it's on the weekend, please leave your name and number and we'll return your call ASAP!

P.P.S. Just so you'll know, I get no up front fees of any kind and you have no obligation whatsoever. So what's to lose???



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