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WHAT THE BANKS DON'T WANT YOU TO KNOW!!!

During the first 6 years of a traditional 30 year 8.50% fixed rate mortgage, for each dollar paid, only \$0.11 cents is paid back to you in the form of principle reduction. This leaves \$0.89 cents paid to the bank in interest that the bank most graciously accepts. To make matters worse, the banks know that most homeowners will sell or refinance their home on an average every 5 years. The sad reality of these two dynamics is that most homeowners will never break through the \$0.11 cents barrier on their mortgages. Each time they buy or refinance, they start over paying interest from day one on their new loan. It takes approximately 23 years to reach the halfway point where \$0.50 cents is paid to principal for every dollar spent.

One way to turn the tables on the banks is to take control of how your payments are applied during the early years of the loan. You can **double the return** on every dollar you spend toward principle reduction. This can be accomplished by making the same mortgage payment as the fixed rate, and applying the difference as a principle reduction payment. **The results are impressive.**

Most lenders sell their loans to investors on the secondary market. An investor's primary focus is yield on their investment and any loan that reduces this return is not in demand. For this reason, they do not offer financing with features or options such as payment flexibility with **principal reduction and interest re-amortization**.

Recently, there has been an awakening in the lending industry to provide loan programs that create additional benefit to the consumer. One portfolio lender (Washington Mutual) who does not sell loans to the secondary market, seems to be rising to the occasion and is now beginning to offer alternative financing tools to customers.

If you would like to **find out how you can lower your payments, shorten the term and save a very large amount of interest** in one simple program, call me for a no obligation comparison of your current program. I would be delighted to give you a complete analysis of this revolutionary new program.

Yours truly,

Mr. Bryan A. Petkus
Senior Mortgage Consultant
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