

# Secrets of the Rich...



**Same House, Same Price, Same Mortgage**

**But, the Right One is Paid Off Miraculously in  
Almost 5 Years, Saves You 159,719**

**Skyrocket Your Wealth 400%-2150% More  
than the Bank or Stock Market!**

Homeowner Institute and The Shop Market

Presents

## **Wealth Building Wizard Unleashed**

*How you save money without getting ripped-off and turn it into  
a fortune of mega wealth just like the rich do it!*

# Wealth Building Wizard Unleashed

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This program consist of information based on the authors own experience. Substance is believed to be correct, as well as accurate, with opinions being expressed as subjective. This is for information purposes only. We do not inform any type of legal advice. Please consult with an attorney if any legal advice is necessary.  
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Hello Homeowner;

Congratulations on your awareness to explore your mortgage expenses more closely and eliminate this debt to create your dream wealth! It's becoming more and more expensive to own a share of the American Dream these days. Have you heard many Americans retire with \$55,000 or less (\$38,000 average without a 401k; \$88,000 average with a 401k)? Amazingly it's true according to statistics. That got me to thinking, how can this be? So I went looking for answers and came up with a foolproof method to overcome these retirement financial woes. Conquering this major problem does not require extra time or effort, only knowledge! This detailed guide shows you how a great portion of this retirement burden can be lifted by turning your home into a bank to create massive wealth and putting you in total control of your financial destiny.

The Shop Market has prepared valuable information for you that other companies have overlooked. Through our research and experience, we have recognized homeowner concerns and have rendered a valuable product and service for the consumer. We help resolve four of the most pressing problems for home buyers today. First, how to build equity faster when real-estate values don't increase at a rapid pace. Second, how you can build equity faster with none of your money. Third, how to obtain your savings without paying high fees charged by third-party promoters for something you can do yourself with the help of our Wealth Building Wizard software. And last, how to accumulate a retirement nest egg that eludes most homeowners because they lack a foolproof game plan that works in their favor. This is where Douglas Feller, the "Wealth Building Wizard" and President/CEO of The Shop Market, reveals how you can take control of your future and create more wealth than you ever imagined with your home.

The enclosed guidelines are today's most authoritative and successful methods for paying off your mortgage and eliminating debt earlier than originally expected. I am confident after all of the material is read, you'll be more than thrilled to invest so little or even have the possibility of no out of pocket money to track your explosive savings and keep your bank honest. Better yet I have come up with a way for you to turn those savings into a massive wealth generating retirement plan. Never worry again about how to generate and enjoy mega millions to retire on.

Happy Savings & Retirement Wealth,  
Douglas Feller, "Wealth Building Wizard"  
The Shop Market and  
Homeowner Institute President & CEO

One way you can build large equities is through inflation. Inflation helps raise the market value of your property. Sometimes owners need an alternative path to build their reward when the market slows down. You can find it by paying off your debt a lot faster. This can save you tens of thousands in mortgage interest (tax) by making the time value of money work for you and not the banker.

A mortgage lender will automatically give you a 30-year term if you don't object. Why? 30-year loans make mortgage companies rich! After 10 years of making monthly payments, you only pay off approximately 8% of the loan amount. You still owe 92% of the principal borrowed. As you'll see later, we have designed an acceleration program leveraged to flip these numbers around in your favor instead of the banks. Our plan is so good that you can totally remove your debt in 3-9 years armed with our knowledge and your vision to become very wealthy.

But first, there are some other real estate and financial promoters offering a couple of new mortgage plans that we need to expose to you. One innovative mortgage is called a Bi-Weekly payment plan. Residents of Canada have used the method to reduce loan cost for over 45 years. Recently it has attracted the attention of many U.S. homeowners even though some have tagged the plan as an accounting scheme.

The Bi-Weekly acceleration system works by taking your monthly payment and splitting it in half. Then you make half payments every two weeks instead of paying once a month. This slight adjustment makes a sizable difference in your total costs on a 30-year mortgage. With an \$80,000 loan and an interest rate of 10.5%, you will save more than \$65,686 in interest over the course of the loan. (See page 9)

This two week installment plan forces a retirement on your mortgage in a little over 21 years and builds equity faster. An alternative is to take a 21-year mortgage from the start, but the monthly payments are higher. This might keep you from borrowing as much money as you need. This system takes too long to payoff a loan and does not allow you to build the mega millions like the rich do.

Unfortunately, owners with an existing mortgage fall into a dilemma with the Bi-Weekly acceleration strategy. Most lenders do not accept this incompatible payment schedule. Hence, this drawback has motivated the emergence of several companies to bridge the gap between borrower and lender. These unfamiliar, independent companies market the new payment system to a catchy tune. "You can save \$50,000 to \$100,000 on your mortgage without increasing your monthly payment!" But, this help will cost you a setup fee ranging from \$70 to \$1000. Plus, \$2.00 to \$8.00 every 2-week payment for service fees to automatically withdraw it from your bank account. In return, you depend on them to make these payments to your lender for you. **DON'T FALL FOR IT; IT'S TOO RISKY AND COSTLY!**

Wealth Building Wizard reveals valuable knowledge to you. We unveil to home buyers the hidden cost of using an unknown third party to reduce your mortgage debt. Meaning you could add the setup and half payment fees to your regular payments, instead of paying an independent company for a service you can do yourself. We also do not recommend you convert your traditional mortgage to bi-weekly directly with your bank. The bank will see this as another revenue source and charge you extra fees, thus reducing your savings potential. We'll show you how to do it yourself for FREE to maximize your savings a little later (See page 4).

You'll also find several other acceleration strategies that may fit your situation better. We wanted to give you more options to choose from. So you could choose the acceleration method that best fits your needs and desires. There is no one plan that fits everyone. But you'll see later, our new Leverage Accelerator gives you the ultimate game plan to reduce your huge interest "tax". We have taken the pros and cons of all these strategies and reveal why our Leverage acceleration plan maybe the best wealth building system ever designed for you to take advantage of.

## The Cost of a Third Party Bi-Weekly Program

First, we want to show the savings lost by using a third party bi-weekly program instead of putting the money towards extra monthly principal payments yourself. Below is a partial amortization of this example on a 30-year mortgage. The loan amount is \$80,000 with an interest rate of 10.5%.

1) Let's say the setup charge cost is \$395. Some charge as much \$1,000 or more. Instead of paying the third party this amount, add it to your next regular monthly payment. \*(see below)\*

2) The half payment withdraw fees are \$7.95 each. With 2 bi-weekly payments per month, this amounts to \$15.90 a month in additional fees. Let's add this amount to each subsequent payment until you retire your mortgage.

Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	*\$395.00*	\$1,126.79
2	\$79,573.21	10.500%	\$696.27	\$35.53	\$15.90	\$747.69
3	\$79,521.78	10.500%	\$695.82	\$35.98	\$15.90	\$747.69
4	\$79,469.91	10.500%	\$695.36	\$36.43	\$15.90	\$747.69
5	\$79,417.58	10.500%	\$694.90	\$36.89	\$15.90	\$747.69
103	\$71,282.34	10.500%	\$623.72	\$108.07	\$15.90	\$747.69
104	\$71,158.37	10.500%	\$622.64	\$109.16	\$15.90	\$747.69
105	\$71,033.32	10.500%	\$621.54	\$110.25	\$15.90	\$747.69
205	\$50,996.92	10.500%	\$446.22	\$285.57	\$15.90	\$747.69
206	\$50,695.45	10.500%	\$443.59	\$288.21	\$15.90	\$747.69
207	\$50,391.35	10.500%	\$440.92	\$290.87	\$15.90	\$747.69
304	\$3,828.88	10.500%	\$33.50	\$698.29	\$15.90	\$747.69
305	\$3,114.69	10.500%	\$27.25	\$704.54	\$15.90	\$747.69
306	\$2,394.26	10.500%	\$20.95	\$710.84	\$15.90	\$747.69
307	\$1,667.51	10.500%	\$14.59	\$717.20	\$15.90	\$747.69
308	\$934.41	10.500%	\$8.18	\$723.62.50	\$210.80	\$942.59
			\$150,862.96			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,445
Proposed Loan Payments:	308	Proposed Total Interest:	\$150,863
Payments Saved:	52	Interest Saved:	\$32,582

What does placing your hard earned money into your mortgage instead of paying these costly third party fees clearly show? You could have saved almost \$32,582 in interest and cutoff 52 monthly payments. **REMEMBER, THIS IS ONLY ADDING BI-WEEKLY FEES AND NO ADDITIONAL PRINCIPAL!** What started out as an inexpensive service in the beginning now turns out to be a massive loss in interest savings over the course of the loan.

Additionally using a 3rd party promoter could even harm your credit. You depend on this 3rd party to send the money to your lender. What happens when the company goes under and fails to make your payment for you? Your credit rating goes down because of a late payment or payments. This is just another way you can lose by using this type of service. **DON'T DO THIS!** You can do it yourself and we'll show you how on the next page for FREE. But, one of the drawbacks of a Bi-Weekly plan is you can't get your money back once you send it to the lender. Another Bi-Weekly drawback is it still takes around 21 years to retire the loan. We wanted a better accelerator where we have access to the money again and pay it off in only 3-9 years. This puts time on your side to create mega millions and you can do it with our Leverage Accelerator on page 15.

## Self-Directed Bi-Weekly Payment Procedure and Schedule

For owners who still wish to use the bi-weekly payment method, this is how it would work for you. Instead of sending a full payment on its next due date, make a half payment on the 14th day of this month. Then make half payments every 14 days or two weeks until the loan is paid.

Since there are 52 weeks in a year, you make 26-half payments or 13 monthly payments instead of the usual 12 over a year's time. The 13th payment built up at the end of each year will go entirely to reduce the principal balance. We illustrate this by combining half payments 25 and 26 in the table below and sending them together with half payments 23 and 24. \*

The Shop Market provides you with the outline so you can perform the bi-weekly service yourself. It is as easy as this...

- 1) Take your monthly payment and divide it by 2. This is your new payment amount.
- 2) Then you make your 1st half payment on the 14th day of the month. Place it into an envelope, but do not send it off to your lender yet. You can say the envelope takes the place of the costly third party bi-weekly promoter.
- 3) Wait until you make the 2nd half payment 14 days later. Combine the two half payments together, making one full payment.
- 4) Send the two half payments to your lender as if it is due on the same day as your regular monthly payment. Duplicate this system every 28 days until you retire the mortgage. Make sure you make your payments before the regular monthly due dates.

To better understand how this procedure produces one extra payment per year, look at the example payment schedule below. The mortgage has an origination date of 1/1/2010.

Pay No.	Bi-Weekly Due Date	Original Due Date		Pay No.	Bi-Weekly Due Date	Original Due Date
1	JAN 14			13	JUL 1	
2	JAN 28	FEB 1		14	JUL 15	AUG 1
3	FEB 11			15	JUL 29	
4	FEB 25	MAR 1		16	AUG 12	SEP 1
5	MAR 11			17	AUG 26	
6	MAR 25	APR 1		18	SEP 09	OCT 1
7	APR 08			19	SEP 23	
8	APR 22	MAY 1		20	OCT 07	NOV 1
9	MAY 06			21	OCT 21	
10	MAY 20	JUN 1		22	NOV 04	DEC 1
11	JUN 03			* 23	NOV 18	
12	JUN 17	JUL 1		* 24	DEC 02	JAN 1
				* 25	DEC 16	
				* 26	DEC 30	JAN 1

Make sure you write "Apply to Principle Only" on the memo line of your checks for the last two payments.

## The Cost of a Third Party Mortgage Cycling Accelerator Program

Recently a new and faster accelerator plan has emerged that can cost you more money than a Bi-Weekly. This new "cycling" concept comes in many forms, sizes and algorithms. Basically they try to sell you on a concept that they're exploiting the banks interest float like a credit card in your favor to automatically apply extra payments towards your loan. It sounds great, but the problem is this is not how the majority of your interest is saved. Cycling still needs your modest cash flow resources to have any benefit for you. This strategy usually pays off your home in 10 years. We're going to expose more drawbacks and higher cost of using this third party mortgage accelerator program. Below is a partial amortization of this example on a 30-year mortgage. The loan amount is \$80,000 with an interest rate of 10.5%.

Several companies charge you \$3,500 for their software alone to track your savings. Instead of paying this third party \$3,500, add this amount to your next regular monthly payment. \*(see below)\*

Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	*\$3,500.00*	\$4,231.79
2	\$76,468.21	10.500%	\$669.10	\$62.69	\$0.00	\$731.79
3	\$76,405.52	10.500%	\$668.55	\$63.24	\$0.00	\$731.79
4	\$76,342.28	10.500%	\$667.99	\$63.80	\$0.00	\$731.79
5	\$76,278.48	10.500%	\$667.44	\$64.35	\$0.00	\$731.79
94	\$67,663.38	10.500%	\$592.05	\$139.74	\$0.00	\$731.79
95	\$67,523.64	10.500%	\$590.83	\$140.96	\$0.00	\$731.79
96	\$67,382.68	10.500%	\$589.60	\$142.19	\$0.00	\$731.79
188	\$47,412.85	10.500%	\$414.86	\$316.93	\$0.00	\$731.79
189	\$47,095.92	10.500%	\$412.09	\$319.70	\$0.00	\$731.79
190	\$46,776.22	10.500%	\$409.29	\$322.50	\$0.00	\$731.79
279	\$3,602.77	10.500%	\$31.52	\$700.27	\$0.00	\$731.79
280	\$2,902.50	10.500%	\$25.40	\$706.39	\$0.00	\$731.79
281	\$2,196.11	10.500%	\$19.22	\$712.57	\$0.00	\$731.79
282	\$1,483.54	10.500%	\$12.98	\$718.81	\$0.00	\$731.79
283	\$764.73	10.500%	\$6.69	\$725.10	\$39.63	\$771.42
			\$130,636.20			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,448
Proposed Loan Payments:	283	Proposed Total Interest:	\$130,637
Payments Saved:	77	Interest Saved:	\$52,811

What does placing your hard earned money into your mortgage clearly show? You could have saved over \$52,811 in interest and cutoff 77 monthly payments. REMEMBER, THIS IS ONLY ADDING IN THE HIGH PRICED TAPES, CD'S or SOFTWARE STARTUP FEES AND NO ADDITIONAL PRINCIPAL! What started out as another inexpensive service in the beginning now turns out to be a massive loss in interest savings over the course of the loan. A problem with this plan is where do we find \$3,500 lying around to do it? This system also forces you to track every penny of income and expense online with their software, which is a very time consuming process and an unnecessary drawback. We have developed a very simple concept that is much easier to track than these systems.

**WARNING:** The cost for opening this account can be a high revenue source for the third party and could cost you even more in savings & fees. This acceleration method does have some good parts to it, but you can do it without the drawback of its higher \$3,500 price tag. We have a better way! The Shop Market has designed its own method to solve the problems of these accelerator plans. You can implement our powerful plan instead. It's called the Leverage Accelerator and really has the best parts of all the accelerators as you will see later on page 15.

These third parties that seemed to be helping you now turn out to cost you \$10,000's in savings. The following comparison gives the benefits of a self-directed acceleration plan versus the third party acceleration plans.

Third Party Plan Drawbacks	Self-Directed Plan Benefits
1) <b>Setup fees range from \$70 to \$3,500. Plus bi-weekly payment fees of \$2.00 to \$8.00. Account can adjust to high interest rates capped at 21%.</b>	1) <b>NO Bi-weekly setup fees. NO additional payment charges. NO other costs.</b>
2) <b>Payments setup through an unknown third party could fail to pay your bank. IT'S YOUR PROBLEM NOW!</b>	2) <b>Setup YOURSELF, sending payment directly to your lender. Giving you the same security you already have.</b>
3) <b>No flexibility, your bank account will be debited every two weeks regardless for a Bi-Weekly. Non-Sufficient Funds (NSF) fees can be added.</b>	3) <b>Flexibility of making 1 extra payment a year to get the same bi-weekly result or trying another plan at any time.</b>
4) <b>Fees cost you \$10,000's in interest savings alone.</b>	4) <b>Little or no fees - \$10,000's in additional savings.</b>

Doesn't it make more sense to carry out this service yourself rather than depending on an unnecessary costly third party? A self-directed plan offers you more savings and flexibility for little to no out of pocket cost. It also provides you with the security of knowing the lender receives your payments and the third party doesn't run off with your money!

Remember, whether you use the Bi-weekly method or simply send in one extra payment per year, you can realize the same Bi-weekly interest savings and even more. An easier and safer course of action is to put extra payments toward the loan yourself with the help of our Wealth Building Wizard software.

### ***WE NOTICED YOUR NEED FOR FLEXIBILITY!***

Implementing a plan to accelerate your mortgage savings will vary from owner to owner. Here is a list of alternative acceleration methods discussed in the following pages. \*These plans will accomplish your interest savings that a lender will accept WITHOUT third party setup charges, NO additional service fees and NO other costs! See \*CAUTION restrictions on page 34.

- 1) **Self-Directed Bi-Weekly**
- 2) **Equitable**
- 3) **Wealth Building Wizard's Plus-One**
- 4) **Next Month Principle**
- 5) **Next 2 Month's Principle**
- 6) **Wealth Building Wizard's Leverage Accelerator**

Wealth Building Wizard Unleashed will illustrate partial amortizations for these plans and then compare it to the original. We also provide the drawbacks and benefits showing the amount of interest and payments you save for each method. This will help you in choosing a plan that is right for you. The loan amount is \$80,000, interest rate is 10.5% and the term is 30 years for each example.

## Does Your Loan Custom-Fit Your Banker Instead of You?

Here are some facts from the original loan. The amount applied to interest on the first payment is a large amount of \$700.00 and only a small amount of \$31.79 to principal. In the early months, the interest amount (tax) of your payment will reduce by a few cents and the principal portion shall increase by that same amount. You will pay back more interest than principal on each monthly payment, until payment number 282. Also, it takes 286 payments to pay off the first half of the loan amount. The remaining 74 payments will pay off the latter half of the loan. Finally, the last five payments reveal how the interest and principal portions have turned around with most of your monthly payment going towards principal and very little towards interest. The total interest on the loan is \$183,444.92. This is almost 70% of the total mortgage cost.

Until you start thinking of interest as a "tax", you may just pay your mortgage like the banks want you too. But when you start viewing your interest debt as a "tax", we hope it ignites you to do something about it. Interest is nothing more than a "tax" for the luxury of using someone else's money. It's just like you pay the government taxes for the luxury of using highways and other public goodwill to protect us. Eliminating as much "tax" (interest) debt as possible for the least amount of pain is what the Wealth Building Wizard is all about. You'll be amazed how easy it is to payoff your loan in 3-9 years and build an enormous retirement wealth with the right accelerator system.

### Original Partial Amortization Schedule

Prepared For: The Savers

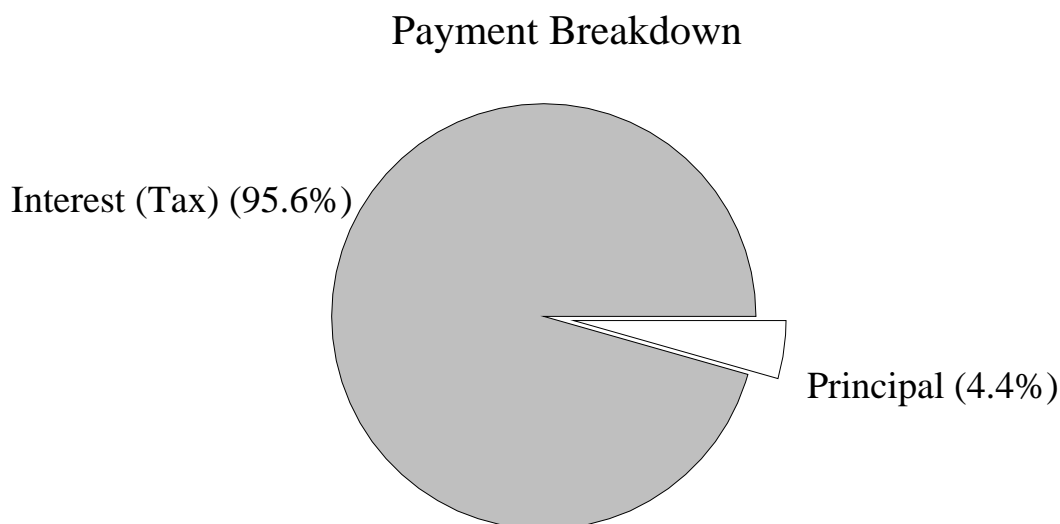
Report Date: 1/1/2010

Original Loan Amount:	\$80,000.00
Remaining Balance:	\$80,000.00
Interest Rate:	10.500%
Monthly Payment:	\$731.79
Loan Term:	30.00 Years
 Scheduled Interest:	 \$183,444.92

Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Interest
1	\$80,000.00	10.500%	\$700.00	\$31.79	\$0.00	\$700.00
2	\$79,968.21	10.500%	\$699.72	\$32.07	\$0.00	\$1,399.72
3	\$79,936.14	10.500%	\$699.44	\$32.35	\$0.00	\$2,099.16
4	\$79,903.79	10.500%	\$699.16	\$32.63	\$0.00	\$2,798.32
5	\$79,871.16	10.500%	\$698.87	\$32.92	\$0.00	\$3,497.19
281	\$41,977.31	10.500%	\$367.30	\$364.49	\$0.00	\$167,245.81
282	\$41,612.82	10.500%	\$364.11	\$367.68	\$0.00	\$167,609.92
283	\$41,245.14	10.500%	\$360.89	\$370.90	\$0.00	\$167,970.82
286	\$40,122.69	10.500%	\$351.07	\$380.72	\$0.00	\$169,033.92
287	\$39,741.98	10.500%	\$347.74	\$384.05	\$0.00	\$169,381.66
288	\$39,347.93	10.500%	\$344.38	\$387.41	\$0.00	\$169,726.04
356	\$3,568.29	10.500%	\$31.22	\$700.57	\$0.00	\$183,384.96
357	\$2,867.72	10.500%	\$25.09	\$706.70	\$0.00	\$183,410.05
358	\$2,161.02	10.500%	\$18.91	\$712.88	\$0.00	\$183,428.96
359	\$1,448.14	10.500%	\$12.67	\$719.12	\$0.00	\$183,441.63
360	\$729.02	10.500%	\$6.38	\$729.02	\$0.00	\$183,444.92

## Mortgage Payments Resemble Credit Card Payments

The graphic below shows how much of the first 6 payments are applied to principal and interest. The purpose of the pie-chart is to help you recognize why a loan accumulates an outrageous amount of interest (tax) over the length of its term. This could be the eye opener you need to realize the importance of using a loan acceleration strategy.



The PRINCIPAL and INTEREST together equals the total cost for the first six payments from the loan on page 7. In most cases, the principal portion is usually 4%-10% of your monthly payment in the early years of a loan. Knowing this small amount of principal is slowly deducted from a mortgage each month, one can see why so much interest is incurred in acquiring the American Dream.

Where else does the consumer see this kind of situation? Consider making minimum payments on your credit card. If you've noticed how a credit card balance is repaid, you'll realize that the same system is practiced. Only a small amount of your beginning payments are applied to principal. This makes for a longer than necessary payoff of a purchased item. In this case, the purchase just happens to be your home.

*REMEMBER, EXTRA PAYMENTS ARE NOT ADDITIONAL COSTS, only advanced payments towards 100% of your principal.*

To show an example, let's go back to the mortgage on page 7 and calculate the result of adding \$100.00 to the first payment. The cost of achieving this alternative is \$831.79 (\$731.79 + \$100.00). But first, let us calculate the cost without the \$100.00 prepayment. Looking at payments 2, 3 and 4, the principal portions are \$32.07, \$32.35 and 32.63 respectively. The total for these three principal portions is \$97.05, almost equaling the \$100.00 we are adding to the first month's payment in this example. However, the cost for these next 3 monthly payments is \$2,195.37 (\$731.79 x 3). Amazing how adding \$100 to the first payment does more than paying \$2,195.37 in the next 3 payments. That's because 100% of your extra \$100 is going towards reducing your principal balance.

We'll say it again, so you'll understand this is not a mistake! Just by adding only \$100.00 to your first monthly payment, you have accomplished more than the total of your next three payments in this example. Shocking evidence, but you just saved yourself 3 mortgage payments and \$2,098.32 in interest. The next few pages show you 6 acceleration plans you can implement to pay off your home much faster.

## Bi-Weekly Accelerator Plan

Since we have dedicated most of the discussion to the Bi-Weekly acceleration schedule up to now, we'll begin by showing you how much interest and how many payments it can save you. The extra principal put forth at the end of each year is a full payment of \$731.79. Below is a partial amortization of the Bi-Weekly acceleration method.

Bi-Weekly Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	\$0.00	\$731.79
2	\$79,968.21	10.500%	\$699.72	\$32.07	\$0.00	\$731.79
3	\$79,936.14	10.500%	\$699.44	\$32.35	\$0.00	\$731.79
4	\$79,903.79	10.500%	\$699.16	\$32.63	\$0.00	\$731.79
5	\$79,871.16	10.500%	\$698.87	\$32.92	\$0.00	\$731.79
180	\$42,079.10	10.500%	\$368.19	\$363.60	\$731.79	\$1463.58
181	\$40,983.71	10.500%	\$358.61	\$373.18	\$0.00	\$731.79
182	\$40,610.53	10.500%	\$355.34	\$376.45	\$0.00	\$731.79
183	\$40,234.08	10.500%	\$352.05	\$379.74	\$0.00	\$731.79
184	\$39,854.34	10.500%	\$348.73	\$383.06	\$0.00	\$731.79
185	\$39,471.28	10.500%	\$345.37	\$386.42	\$0.00	\$731.79
246	\$3,735.60	10.500%	\$32.69	\$699.10	\$0.00	\$731.79
247	\$3,036.50	10.500%	\$26.57	\$705.22	\$0.00	\$731.79
248	\$2,331.28	10.500%	\$20.40	\$711.39	\$0.00	\$731.79
249	\$1,619.88	10.500%	\$14.17	\$717.62	\$0.00	\$731.79
250	\$902.27	10.500%	\$7.89	\$902.27	\$0.00	\$910.16
			\$117,761.67			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,444.92
Proposed Loan Payments:	250	Proposed Total Interest:	\$117,761.67
Payments Saved:	110	Interest Saved:	\$65,686.34

We have determined from the page 7 that the total interest expense on the original loan is \$183,444.92. Just by adding 1 extra payment at the end of every year will reduce the total interest cost to \$117,761.67. This makes your interest savings over \$65,686 and shaves off more than 9 years or 110 monthly payments on your loan. It's truly astounding how this acceleration strategy can lower your interest cost by over 35%. But you can do much faster with our Leverage Accelerator which will blow away over 80% of your interest tax.

This is a good technique to use. But, we reflect upon the drawback. Not everyone can afford to add or save up one whole payment at the end of each year. If the Bi-Weekly payment schedule is not a suitable repayment plan or your finances are tight right now, you should consider the Equitable acceleration strategy on the next page.

### Equitable Accelerator Plan

Equitable acceleration is a discipline of sending the same extra amount, such as \$20, \$50 or \$100, along with each scheduled monthly payment. For illustration purposes, we'll breakdown the monthly payment of \$731.79. It will be divided up over the course of one year to get the same effect of the Bi-Weekly. This amounts to sending a check for \$60.99 ( $\$731.79 / 12$ ) along with each scheduled monthly payment amount. In the partial amortization below, the extra principal column shows this addition of \$60.99 to each regular payment.

Equitable Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	\$60.99	\$792.78
2	\$79,907.22	10.500%	\$699.19	\$32.60	\$60.99	\$792.78
3	\$79,813.63	10.500%	\$698.37	\$33.42	\$60.99	\$792.78
4	\$79,719.22	10.500%	\$697.54	\$34.25	\$60.99	\$792.78
5	\$79,623.98	10.500%	\$696.71	\$35.08	\$60.99	\$792.78
82	\$69,129.39	10.500%	\$604.88	\$126.91	\$60.99	\$792.78
83	\$68,941.49	10.500%	\$603.24	\$128.55	\$60.99	\$792.78
84	\$68,751.95	10.500%	\$601.58	\$130.21	\$60.99	\$792.78
164	\$46,733.74	10.500%	\$408.92	\$322.87	\$60.99	\$792.78
165	\$46,349.88	10.500%	\$405.56	\$326.23	\$60.99	\$792.78
166	\$45,962.66	10.500%	\$402.17	\$329.62	\$60.99	\$792.78
242	\$4,050.59	10.500%	\$35.44	\$696.35	\$60.99	\$792.78
243	\$3,293.25	10.500%	\$28.82	\$702.97	\$60.99	\$792.78
244	\$2,529.29	10.500%	\$22.13	\$709.66	\$60.99	\$792.78
245	\$1,758.64	10.500%	\$15.39	\$716.40	\$60.99	\$792.78
246	\$981.25	10.500%	\$8.59	\$723.20	\$258.04	\$989.83
			\$115,220.93			

**RESULTS:**

Original Loan Payments:	360	Original Total Interest:	\$183,444.92
Proposed Loan Payments:	246	Proposed Total Interest:	\$115,220.93
Payments Saved:	114	Interest Saved:	\$68,227.08

The Equitable acceleration method clearly shows that you can save almost \$68,228 in interest. Also, you will make 114 monthly payments less by applying an extra monthly payment of only \$60.99 to the mortgage. But this doesn't come close to getting the debt removed in 3-9 years like the target time frame is.

This systematic practice is a good method, but not everyone can afford to add \$50.00 to \$100.00 to each monthly payment. For this reason you might want to consider the Plus-One acceleration plan. Wealth Building Wizard's Plus-One plan easily allows a homeowner to start an acceleration strategy with very small payments of extra principal each month.

## The Wealth Building Wizard's Plus-One Accelerator Plan

Here is the strategy developed by the Wealth Building Wizard to meet the need of financially stressed owners who can not utilize our Leverage Accelerator plan. The Plus-One format gradually increases in principal. You simply add \$1 to your last extra payment, as you can see in the extra principal column. Below is a partial payment schedule of the Plus-One acceleration method. We have started by adding only \$1 to the very first payment.\*

Plus-One Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	* \$1.00	\$732.79
2	\$79,967.21	10.500%	\$699.71	\$32.08	\$2.00	\$733.79
3	\$79,933.13	10.500%	\$699.41	\$32.38	\$3.00	\$734.79
4	\$79,897.76	10.500%	\$699.11	\$32.68	\$4.00	\$735.79
5	\$79,861.07	10.500%	\$698.78	\$33.01	\$5.00	\$736.79
171	\$42,321.64	10.500%	\$370.31	\$361.48	\$171.00	\$902.79
172	\$41,789.16	10.500%	\$365.66	\$366.13	\$172.00	\$903.79
173	\$41,251.03	10.500%	\$360.95	\$370.84	\$173.00	\$904.79
175	\$40,157.58	10.500%	\$351.38	\$380.41	\$175.00	\$906.79
176	\$39,602.17	10.500%	\$346.52	\$385.27	\$176.00	\$907.79
177	\$39,040.90	10.500%	\$341.61	\$390.18	\$177.00	\$908.79
225	\$4,091.53	10.500%	\$35.80	\$695.99	\$225.00	\$956.79
226	\$3,170.54	10.500%	\$27.74	\$704.05	\$226.00	\$957.79
227	\$2,240.49	10.500%	\$19.60	\$712.19	\$227.00	\$958.79
228	\$1,301.31	10.500%	\$11.39	\$720.40	\$228.00	\$959.79
229	\$352.90	10.500%	\$3.09	\$352.90	\$0.00	\$355.99
			\$113,310.11			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,444.92
<u>Proposed Loan Payments:</u>	<u>229</u>	<u>Proposed Total Interest:</u>	<u>\$113,310.11</u>
Payments Saved:	131	Interest Saved:	\$70,137.90

The Plus-One terminator shows that you will save nearly \$70,138 in interest and 131 monthly payments. Thus, it reduces the loan term to only a little over 19 years instead of 30 years. Don't forget to read our special report "Get Your Mortgage Accelerator Savings for FREE!" that comes with our award winning Wealth Building Wizard software package. This report shows how you can get these savings without spending any of your own money.

That's why a Plus-One acceleration strategy makes sense for homeowners with very little cash now to start an acceleration system. Owners can realize almost a 40% reduction in interest cost just by starting with only 1 dollar. When implementing the Plus-One method you'll need a spreadsheet calculator to tell you the extra monthly principal amount. Each month your calculations change and you need a spreadsheet to keep track of it for you. That's where Wealth Building Wizard excels for you to easily and accurately track your explosive savings and keep your bank honest when the home is paid off.

## Next Month Principle Accelerator Plan

Next Month Principle acceleration is a discipline of sending your Next Month principal amount along with each scheduled monthly payment. In the partial amortization below, the extra principal column shows this addition of \$32.07 to your first regular payment. The prepaid amount you send in for this plan is based on the amount of principle reduced on your next payment. When looking at the Original Amortization on page 7, notice the second payment line. The amount you see in the Principal Portion column is the amount you send in along with the first payment. This method allows you pay off your loan in exactly half of the time. Because you are basically making two payments each month, it will payoff a 30 year loan in 15 years.

Next Month Principle Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	\$32.07	\$763.86
2	\$79,936.14	10.500%	\$699.44	\$32.35	\$32.63	\$764.42
3	\$79,871.16	10.500%	\$698.87	\$32.92	\$33.21	\$765.00
4	\$79,805.03	10.500%	\$698.29	\$33.50	\$33.79	\$765.58
5	\$79,737.75	10.500%	\$697.71	\$34.08	\$34.38	\$766.17
60	\$73,476.69	10.500%	\$642.92	\$88.87	\$89.65	\$821.44
61	\$73,298.17	10.500%	\$641.36	\$90.43	\$91.22	\$823.01
62	\$73,116.52	10.500%	\$639.77	\$92.02	\$92.83	\$824.62
120	\$54,741.74	10.500%	\$478.99	\$252.80	\$255.01	\$986.80
121	\$54,233.93	10.500%	\$474.55	\$257.24	\$259.49	\$991.28
121	\$53,717.19	10.500%	\$470.03	\$261.76	\$264.05	\$995.84
176	\$6,980.73	10.500%	\$61.06	\$670.71	\$676.58	\$1,408.37
177	\$5,633.44	10.500%	\$49.29	\$682.50	\$688.47	\$1,420.26
178	\$4,262.47	10.500%	\$37.30	\$694.49	\$700.57	\$1,432.36
179	\$2,867.41	10.500%	\$25.09	\$706.70	\$712.88	\$1,444.67
180	\$1,447.83	10.500%	\$12.67	\$719.12	\$728.71	\$1,460.50
			\$91,898.09			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,444.92
Proposed Loan Payments:	180	Proposed Total Interest:	\$91,898.09
Payments Saved:	180	Interest Saved:	\$91,549.93

The Next Month Principle acceleration method clearly shows that you can save almost \$91,550 in interest. Also, you will make 180 monthly payments less by applying an initial extra Next Month principal payment of only \$32.07 to the mortgage.

This systematic practice is a good method, but not everyone can afford to add the Next Month principle to each monthly payment. For this reason you might want to consider the Plus-One plan for homeowners with very little cash now to start an acceleration system. Wealth Building Wizard's Plus-One plan easily allows a homeowner to start an acceleration strategy with very small amount of extra principal each month.

When implementing the Next Month Principal method you'll need a spreadsheet calculator to tell you the extra monthly principal amount. Each month your calculations change and you need a spreadsheet system to keep track of it for you. That's where Wealth Building Wizard excels for you to easily and accurately track your explosive savings and keep your bank honest when the home is paid off.

## Next 2 Month's Principle Accelerator Plan

Next 2 Month's Principle acceleration is a discipline of sending your next 2 month's principal amount along with each scheduled monthly payment. In the partial amortization below, the extra principal column shows this addition of \$32.07 and \$32.35 (\$64.42 total) to your first regular payment. The prepaid amount you send in for this plan is based on the amount of principle reduced on your next 2 payments. When looking at the Original Amortization on page 7, notice the second and third payment lines. The next 2 amounts you see in the Principal Portion column are the amounts you send in along with the current payment. This method allows you pay off your loan in exactly one-third of the time. Because you are basically making three payments each month, it will payoff a 30 year loan in 10 years.

Next 2 Month's Principle Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	\$64.42	\$796.21
2	\$79,903.79	10.500%	\$699.16	\$32.63	\$66.13	\$797.92
3	\$79,805.03	10.500%	\$698.29	\$33.50	\$67.87	\$799.66
4	\$79,703.66	10.500%	\$697.41	\$34.38	\$69.67	\$801.46
5	\$79,599.61	10.500%	\$696.50	\$35.29	\$71.51	\$803.30
40	\$73,564.80	10.500%	\$643.69	\$88.10	\$178.52	\$910.31
41	\$73,289.18	10.500%	\$641.36	\$90.43	\$183.24	\$915.03
42	\$73,024.51	10.500%	\$638.96	\$92.83	\$188.10	\$919.89
80	\$54,992.37	10.500%	\$481.18	\$250.61	\$507.81	\$1,239.60
81	\$54,233.95	10.500%	\$474.55	\$257.24	\$521.25	\$1,253.04
81	\$53,455.46	10.500%	\$467.74	\$264.05	\$535.07	\$1,266.86
116	\$10,248.06	10.500%	\$89.67	\$642.12	\$1,301.15	\$2,032.94
117	\$8,304.79	10.500%	\$72.67	\$659.12	\$1,335.60	\$2,067.39
118	\$6,310.07	10.500%	\$55.21	\$676.58	\$1,370.97	\$2,102.76
119	\$4,262.52	10.500%	\$37.30	\$694.49	\$1,432.36	\$2,164.15
120	\$2,135.67	10.500%	\$18.69	\$713.10	\$1,422.57	\$2,154.36
			\$61,381.01			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,444.92
Proposed Loan Payments:	120	Proposed Total Interest:	\$61,381.01
Payments Saved:	240	Interest Saved:	\$122,067.01

The Next 2 Month's Principle acceleration method clearly shows that you can save almost \$122,068 in interest. Also, you will make 240 monthly payments less by applying an initial extra Next Month principal payment of only \$64.42 to the mortgage.

This systematic practice is a good method, but not everyone can afford to add the next 2 month's principle to each monthly payment. For this reason you might want to consider the Plus-One plan for homeowners with very little cash now to start an acceleration system. Wealth Building Wizard's Plus-One plan easily allows a homeowner to start an acceleration strategy with very small amount of extra principal each month.

When implementing the Next 2 Month's Principal method you'll need a spreadsheet calculator to tell you the 2 extra monthly principal amounts. Each month your calculations change and you need a spreadsheet system to keep track of it for you. That's where Wealth Building Wizard excels for you to easily and accurately track your explosive savings and keep your bank honest when the home is paid off. For those of you who want to payoff your home even faster and potentially build more wealth, you can implement our exclusive Leverage Accelerator.

## The Stock Market (Low Return, High Risk) vs. Your Mortgage (High Return, Foolproof Risk)!

Have you heard many Americans retire with \$55,000 or less? Amazingly it's true according to statistics. That got me to thinking how can this be? So I went looking into the stock market average, because this is about the highest rate of return an average individual can get on their money. First I did a quick little calculation to see if 15% could be a good average. Example: How much would a janitor have if they invested an average home payment (\$1350) in the stock market for 30 years at 15%? WOW! It turned out to be almost \$9.5 million. How many \$9 million dollar janitors do you know? Even at 10%, they should have \$3 million. Never heard of it! Have you? This told me it's highly unlikely the stock market averaged 10% for the last 40 years and could be much less than I expected.

I set out to find out what the DOW Jones averaged over the last 30-40 years. I figured if the stock market was such a great investment, I would find it easily because so many brokers would be touting how good it was. But, I was amazed again that I could not find this information easily on Google. This alarmed me, so I thought this stock market investing can not be as great as what I hear on TV. After several search engine pages, it dawned on me I could do an apples to apples comparison myself with a spreadsheet. I only needed to find out what the stock market was 40 years ago and what it is today. Then have the spreadsheet work its magic to tell me what that rate of return is. It would be like how the interest rate works on a mortgage in reverse. So I included the spreadsheet in Wealth Building Wizard so you can check it out for yourself. Click on the DOW Avg. sheet. If you follow the stock market, you can enter today's ending DOW Jones Avg. and see what the average rate of return is for DOW investments over the last 40 years.

900	Beginning Stock Market DOW Average (Jan. 1968)
12800	<- Enter Current Stock Market DOW Average (Jan. 2008)
6.656%	Stock Market Average Rate of Return (last 40 Years)
5.256%	Return on No Load IRA Mutual Fund with maintenance fees

After entering 12800 (Jan. 2008) into the spreadsheet a small number of 6.656% APY came out just like what my gut was telling me. But I never thought it would be this low. Also you have to buy your stocks or funds through a brokerage to manage it for you. This lowers your rate even more too about 5.256% APY. WOW! This is all the stock market has averaged over the last 40 years? Why would I take the time and energy to wade through all the stocks and funds to figure out which ones to invest in when my return rate is this small? Not to mention the risk I take after I do invest in the stock market. Ask yourself this? Can you control the stock market ups and downs? No! This is high risk considering the rate is not so hot. Ever considered a stock you just invested in gets hit with a big lawsuit? Bye money!

Considering the average mortgage interest rate is around 7.5% a homeowner has a foolproof rate of return with their home then they do with the risky stock market. The stock market doesn't sound like a very prudent investment when your home is a better alternative that is far more safer and guaranteed. Ask yourself this? Can you control the money you put into your mortgage? Yes! And there's no risk and you're guaranteed the rate of return equal to your loan's interest rate. Armed with this information I decided to start putting all my money into my mortgage instead of other investment types. In a sense, changing a 401(k) into my own 401(w) (w for wealth) as a retirement plan. Where I'm totally in control and it gives me equal to or better returns than the DOW average. No more negative stock market down turns to worry about. My money is always working for me in a positive direction month after month in my home.

This gave me an incentive to put my past experiences together to come up with an acceleration system to build wealth much quicker. I wanted something much faster. So I put my past farm, algebra tutoring and database software experience to work to forge a new acceleration plan. First I remember from my farm experience that a small lever could move a huge object and that's exactly what we need in this case. We want to use small amounts of money to pay down our huge loan balance. Second I needed to come up with a formula to calculate how this small amount of money could pay down a huge loan balance efficiently. That's where my algebra experience came into play to help create this magical formula. Then lastly I wanted to build wealth faster and that's where my database experience paid off. Google uses a database to find millions and millions of web pages quickly. It's that same speed concept that I applied to my new system. By putting 3 of my past experiences together, I was able to come up with what is now known as the Leverage Accelerator. It's our Leverage Accelerator concept that gives you the potential to build more wealth.

## The Wealth Building Wizard's Leverage Accelerator Plan

The accelerators discussed so far all have one huge problem with them. Once I send my extra money to the bank, I can't get it back. This is a huge drawback that stops most people from utilizing these types of acceleration plans. So Douglas Feller the "Wealth Building Wizard" created the Leverage Accelerator plan to tackle this problem and in the process found it delivers an additional benefit of enormous savings retiring your debt in 3-9 years on most homes.

Our Leverage Accelerator has several components to it. In the example below, some of the main values considered are all your revenues, expenses and your leverage balance(s). Before you make a payment, you'll enter these numbers into our software and it will tell how much money, if any, to inject into your mortgage.

Now that we laid out some of the main numbers entered, this is how our Leverage Accelerator works. Before you make this month's mortgage payment, calculate your leverage balance(s) amounts. Enter this amount in our software. Then our highly formulated proprietary algorithm technology will suggest a transfer amount or encourage you to save more money with Asset Bucks (coupons). Why do you want to save more when buying any product or service? Because the more you save, the lower your leverage balance(s). The lower your leverage balance(s) each month, the more transfers you'll make. And the more transfers you make the faster you remove the debt and own your home free and clear. Pretty simple but yet such a powerful game plan!

Leverage Accelerator Partial Amortization Schedule						
Pay No.	Beginning Balance	Interest Rate	Interest Portion	Principal Portion	Extra Principal	Total Payment(s)
1	\$80,000.00	10.500%	\$700.00	\$31.79	\$x.xx	\$x.xx
...						
63	\$6,698.57	10.500%	\$58.61	\$673.18	\$x.xx	\$x.xx
			\$23,728.25			

### RESULTS:

Original Loan Payments:	360	Original Total Interest:	\$183,444.92
Proposed Loan Payments:	63	Proposed Total Interest:	\$23,728.25
Payments Saved:	297	Interest Saved:	\$159,716.67

Only having an average leverage balance of less than 5.7% of the loan amount, the Leverage Accelerator will almost save \$159,717 in interest and 297 monthly payments. Thus, it reduces payoff in 5 1/4 years, instead of 30 years. Only 63 payments and your home is paid off! Because this accelerator plan efficiently utilizes leverage, it allows you to build a very healthy retirement nest egg with very little effort. A retirement nest egg worth multi-millions is possible with our Leverage Accelerator. You should have 7% or more of the loan amount available in credit to use this plan.

One of Wealth Building Wizard's best features is the ability to suggest your next transfer and payment amounts to send to your lender. The Projected sheet is another feature which allows you to estimate your own loan savings and wealth projections every month. Since you're not locked into any one strategy, you have the flexibility to add \$10-\$50 one month, skip a month and then add \$150 another month. Third party facilitators lock you into just one plan which is another major drawback with using them. Our Leverage Accelerator can pay off your home in 3-9 years and could build you enormous wealth. All the other accelerator plans take too long (10-23 years) to payoff your home. One key to building wealth is paying off your home quickly with your leverage. Our Leverage Accelerator feature was designed to exploit this concept. See the software's Wealth sheet for your wealth projections.

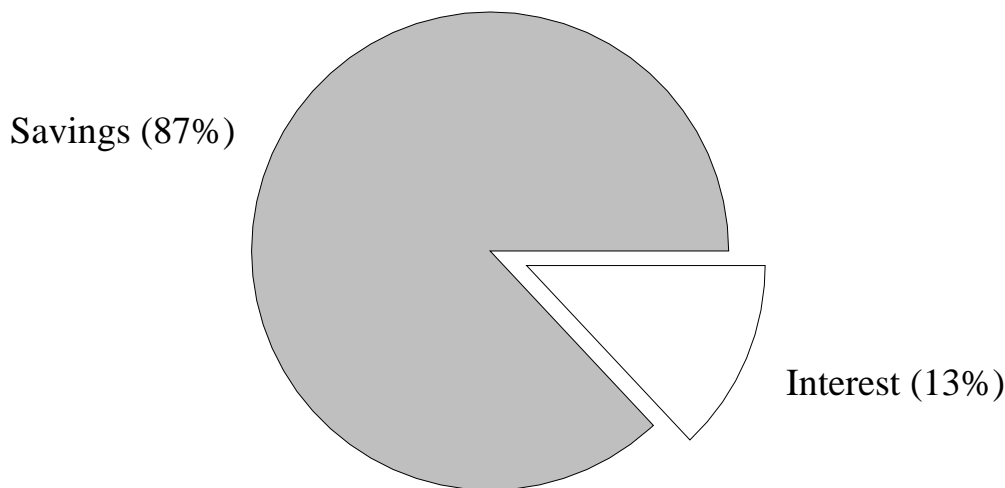
You'll use the software's Actual sheet to enter and track the dollar amount you send in with your regular monthly payment each month. The software will suggest an amount to pay based on the method you're using to payoff your loan faster. After you enter your extra principal amount, you can find out your projected savings and payoff by clicking on the Projected sheet. That's what makes our software program to track every payment a must have. You can even mix and match different acceleration strategies at any time. Sometimes economic conditions change and thus you must change your acceleration method or maybe need to stop prepaying for some period of time. That's what makes having your own software to suggest and track your own savings a blessing. The Wealth Building Wizard is only a small investment to track your savings, payoff your home in 3-9 years and build more wealth.

## Save 35% - 90% in Interest

You can easily see from the previous pages that an acceleration system can retire your mortgage in considerable less time than your original mortgage. Since you will be paying off your loan sooner, you don't have that big remaining balance (plus interest) to pay your mortgage lender in the future! Freeing you up to help pay for your child's education or building enormous retirement wealth.

The graphic below shows how much interest is saved by choosing the Leverage Accelerator plan on page 15. You save \$159,716.67 which is 87% less than the original interest of \$183,444.92. The purpose of the pie-chart is to help you see the benefit of reducing your debt. You can start with very same amounts with some plans or use your leverage account to save up to 90% of interest "tax" debt. The INTEREST and SAVINGS sections combined together equals the total interest cost if you don't utilize an acceleration plan. In many cases the interest saved will be between 35%-90%. Sad, but true, that many owners can save a large portion of their interest and do not know it or do it. It doesn't take a lot of hard earned money to receive your reward, just a smart plan presented in our guidelines.

### Mortgage Interest Only



That's why a Leverage Accelerator strategy makes sense. Owners can realize almost a 90% reduction in interest "tax" just by accessing an average of only 5% in a utilized leverage account. These enormous savings give you an abundant resource to retire with a lot more money. That's because you are now armed with the knowledge to take advantage of it with very little effort on your part.

You can make the magic of compound interest work for you instead of your banker. The gray portion of the chart can be transferred into your wealth account by choice. The choice of being financially stable or being a major contributor to your lenders well-being is up to YOU and not your mortgage company. It's our Leverage Accelerator that helps you payoff your home in 3-9 years. Paying off your home so early not only allows you to save big money but it can also become your vehicle to build more wealth than traditional ways.

## Equity/Wealth Growth Comparison of Alternative Accelerator Strategies

Wealth Building Wizard has prepared a comprehensive matrix of equity/wealth growth. The tables compare an original mortgage with each of the newly proposed acceleration systems. Top table shows the amount of equity built up after each year. The wealth tables compare the same amount invested monthly in different accounts or plans. Owners can use these helpful tables for a quick reference to see how rapid equity and wealth increases for each plan.

<u>Current Balance</u>	<u>Interest Rate</u>	<u>Loan Term</u>	<u>Age</u>	<u>Income</u>	<u>Expense</u>		
\$80,000.00	10.500%	30.00 Years	25	\$4700	\$3900		
<u>Payoff In</u>	<u>Original</u>	<u>Bi-Weekly</u>	<u>Equitable</u>	<u>PlusOne</u>	<u>Next Months</u>	<u>Next 2 Month's</u>	<u>Leverage</u>
Years:	30 Years	20 Years	20 Years	19 Years	15 Years	10 Years	5 Years
Months:		10 Months	7 Months	1 Month			3 Months
Interest of Original Loan:		\$183,444.92	\$183,444.92	\$183,444.92	\$183,444.92	\$183,444.92	\$183,444.92
Interest of Proposed Loan:		<u>\$117,760.68</u>	<u>\$115,220.05</u>	<u>\$113,309.40</u>	<u>\$91,896.80</u>	<u>\$61,380.13</u>	<u>\$23,728.25</u>
Interest You Can Save:		\$65,684.24	\$68,224.87	\$70,135.52	\$91,548.12	\$122,064.79	\$159,716.67

### Growth of Equity (Amount of Loan Paid Off)

Year No.	Original Equity	Bi-Weekly Equity	Equitable Equity	Plus-One Equity	Next Month Equity	Next 2 Month's Equity	Leverage Equity
1	\$400.40	\$1,132.19	\$1,168.55	\$480.96	\$844.92	\$1,338.46	\$14,236.27
2	\$844.93	\$2,389.16	\$2,465.88	\$1,166.06	\$1,886.34	\$3,169.96	\$29,688.08
3	\$1,338.45	\$3,784.65	\$3,906.18	\$2,077.80	\$3,169.94	\$5,676.17	\$40,097.38
4	\$1,886.35	\$5,333.92	\$5,505.21	\$3,241.15	\$4,752.05	\$9,105.62	\$58,399.17
5	\$2,494.64	\$7,053.94	\$7,280.46	\$4,683.84	\$6,702.07	\$13,798.40	\$71,972.54
6	\$3,169.96	\$8,963.50	\$9,251.34	\$6,436.66	\$9,105.58	\$20,219.95	\$80,000.00
7	\$3,919.70	\$11,083.50	\$11,439.42	\$8,533.78	\$12,068.04	\$29,007.06	
8	\$4,752.07	\$13,437.14	\$13,868.64	\$11,013.14	\$15,719.41	\$41,031.20	
9	\$5,676.17	\$16,050.15	\$16,565.57	\$13,916.88	\$20,219.94	\$57,484.85	
10	\$6,702.11	\$18,951.12	\$19,559.70	\$17,291.76	\$25,767.04	\$80,000.00	
11	\$7,841.10	\$22,171.80	\$22,883.80	\$21,189.69	\$32,604.16		
12	\$9,105.62	\$25,747.40	\$26,574.23	\$25,668.33	\$41,031.23		
13	\$10,509.50	\$29,717.05	\$30,671.35	\$30,791.66	\$51,418.02		
14	\$12,068.08	\$34,124.16	\$35,219.99	\$36,630.74	\$64,220.30		
15	\$13,798.43	\$39,016.96	\$40,269.91	\$43,264.44	\$80,000.00		
16	\$15,719.47	\$44,448.96	\$45,876.34	\$50,780.33			
17	\$17,852.21	\$50,479.58	\$52,100.63	\$59,275.64			
18	\$20,219.99	\$57,174.80	\$59,010.85	\$68,858.30			
19	\$22,848.70	\$64,607.85	\$66,682.60	\$79,648.13			
20	\$25,767.11	\$72,860.05	\$75,199.81	\$80,000.00			
21	\$29,007.14	\$80,000.00	\$80,000.00				
22	\$32,604.23						
23	\$36,597.73						
24	\$41,031.33						
25	\$45,953.53						
26	\$51,418.17						
27	\$57,485.03						
28	\$64,220.49						
29	\$71,698.21						
30	\$80,000.00						

### Wealth Growth of 1 Home Accelerated (Age 65)

Acct. Type	Original (5.256%) Wealth	Bi-Weekly Wealth	Equitable Wealth	Plus-One Wealth	Next Month Wealth	Next 2 Month's Wealth	Leverage Wealth
Yr. Income	\$74,679	\$82,173	\$82,480	\$82,040	\$84,068	\$89,352	\$96,384
IRA Acct.	\$1,420,829	\$1,563,405	\$1,569,260	\$1,560,891	\$1,599,465	\$1,700,006	\$1,833,781
Pd. Assets	\$282,019	\$282,019	\$282,019	\$282,019	\$282,019	\$282,019	\$282,019
Ttl. Age 65	\$1,702,848	\$1,845,424	\$1,851,279	\$1,842,910	\$1,881,484	\$1,982,025	\$2,115,800

### Wealth Growth of Multiple Loans Accelerated (Age 65)

Acct. Type	Original (5.256%) Wealth	Bi-Weekly Wealth	Equitable Wealth	Plus-One Wealth	Next Month Wealth	Next 2 Month's Wealth	Leverage Wealth
Yr. Income	\$74,679	\$85,639	\$85,972	\$103,144	\$103,886	\$163,425	\$267,041
IRA Acct.	\$1,420,829	\$1,501,653	\$1,507,974	\$1,496,491	\$1,566,845	\$1,795,050	\$2,669,479
Pd. Assets	\$282,019	\$536,681	\$546,547	\$583,312	\$706,530	\$1,128,075	\$2,153,381
Ttl. Age 65	\$1,702,848	\$2,038,334	\$2,054,521	\$2,079,803	\$2,273,375	\$2,923,125	\$4,822,860

\*This is not a guarantee of your actual amounts. Actual equity and wealth amounts will vary based on your prepayment amounts until the home is paid off. All acceleration plans use the average 5.256% APY Average DOW Yield for the last 40 years (since Jan. 2008) to build your savings wealth. See the DOW Avg. sheet for this calculation. All plans use the same available money resources, just utilized in different ways according to their respective Savings/Wealth Plan.

## How Your Mortgage May More Than Double Your Retirement Income

It's our Leverage Accelerator that helps you payoff your home in 3-9 years. Paying off your home so early not only allows you to save big money but it can also become your vehicle to build much more wealth than traditional ways. Using our example, we'll show how all plan projections use the same leverage resources as if no acceleration plan is used, just utilized in different ways according to their respective Savings/Wealth or Acceleration Plan. Since you payoff a home so fast, you can do it on multiple homes. Owners can use this helpful table for a quick reference to see how much wealth each plan can create for them. The Wealth sheet shows your wealth projections for your home.

<u>Current Balance</u>	<u>Interest Rate</u>	<u>Loan Term</u>	<u>Age</u>	<u>Income</u>	<u>Expense</u>
\$80,000.00	10.500%	30.00 Years	25	\$4700	\$3900

### Growth of Wealth - Acceleration Savings into a Avg. DOW Index Fund (Reinvestment)

<u>Savings/ Wealth Plan</u>	<u>Age 65 Yearly Income</u>	<u>Age 65 Retire Acct.</u>	<u>Age 65 Assets</u>	<u>Age 65 Total</u>	<u>Age 90 Yearly Income</u>	<u>Age 90 Retire Acct.</u>	<u>Age 90 Assets</u>	<u>Age 90 Total</u>
2% Saving	\$13,520	\$682,188	\$282,019	\$964,207	\$13,520	\$682,188	\$619,827	\$1,302,015
5.25% CD	\$70,595	\$1,376,731	\$282,019	\$1,658,750	\$70,595	\$1,376,731	\$619,827	\$1,996,558
5.256% DOW Index	\$74,679	\$1,420,829	\$282,019	\$1,702,848	\$74,679	\$1,420,829	\$619,827	\$2,040,656
Bi-Weekly	\$85,639	\$1,501,653	\$536,681	\$2,038,334	\$437,749	\$6,905,123	\$1,925,841	\$8,830,964
Equitable	\$85,972	\$1,507,974	\$546,547	\$2,054,521	\$439,153	\$6,961,419	\$1,956,689	\$8,918,108
Plus-One	\$103,144	\$1,496,491	\$583,312	\$2,079,803	\$437,283	\$7,044,841	\$2,056,589	\$9,101,430
Next Month	\$103,886	\$1,566,845	\$706,530	\$2,273,375	\$516,119	\$7,711,610	\$2,613,986	\$10,325,596
Next 2 Months	\$163,425	\$1,795,050	\$1,128,075	\$2,923,125	\$713,093	\$9,865,849	\$3,900,609	\$13,766,458
Leverage	\$267,041	\$2,669,479	\$2,153,381	\$4,822,860	\$1,359,325	\$16,412,813	\$7,691,739	\$24,104,552

The table shows our Wealth Building Wizard system puts you in position to create a huge monthly income and mega retirement savings. Usually when you retire at age 65 your income stops, but with both our Leverage Accelerator plan working hard you may make \$267,041 yearly at age 65 for retirement. It also allows you to continue to accumulate \$24,104,552 at age 90. This example shows that you can have almost (2.8 times) more money from \$1,702,848 to \$4,822,860 by implementing our Leverage Accelerator over an average DOW indexed mutual fund (last 40 years). This is how the rich get wealthy when money works hard for you, instead of you working hard for your money. When most people's income stop at 65 and start eating into their retirement funds, the rich continue to explode their wealth year after year. Our Leverage Accelerator was designed to mimic the wealth habits of the rich and now you can benefit from it also. This is not a get-rich-quick scheme. It takes time for the wealth accelerator to work its magic. The Wealth Building Wizard puts you in control and not your lender. You now have a foolproof way to build mega wealth with your home as the primary asset providing you massive retirement funds that you can count on to explode in your favor and not the banks.

This is how the values above are calculated. All asset/property appreciation is based on historical 3.2% per year inflation increases.

- 1) If no acceleration plan is used it is the stated % (2% APR Savings, 5.25% APR CD, 5.256% APY DOW Avg. IRA) rate times monthly cash flow until age 65. After the loan is paid off (usually in 30 years), the monthly payment is also added to monthly cash until age 65. What's worst at age 65 is your income stops when you stop working.
- 2) When using an accelerator plan, we use the 5.256% APY (Average DOW Yield for the last 40 years - since Jan. 2008) times the monthly cash flow - any loan prepayment amount until age 65 or 90. After the loan is paid off (usually in 3-23 years), you repeat the process and payoff additional loans until age 65 or 90. Accelerating your mortgage is like having your own foolproof self-directed 401(w) plan, as I call it, which makes you mega wealth with perpetual monthly income. You can easily earn 100's-\$1,000's each month renting out the home and saving it at 5.256% while you purchase a new home and apply our Leverage Accelerator system to it again every 3-9 years. This is how the rich build mega wealth by having others pay for your retirement savings and continue to pay for it even after you stop working at age 65. We designed a system where homeowner's could enjoy the doubling benefits like when your employer matches funds in a 401(k) plan. This can more than double your retirement. Our system provides you an additional method to possibly double your money again. See the software's Wealth sheet for your wealth projections.

\*This is not a guarantee of your actual amounts. Actual amounts will vary more or less based on your debt, spending habit factors, appreciation rates, deposit(s) or investment yield(s) and how close you follow our software suggestions. There are many important points about the math and taxes that we've deliberately left out to make it easier to follow. So always consult a knowledgeable tax professional about your tax questions.

## Discover the Wealth Building Wizard Mastery Mentor Program

How would you like to earn a rock solid 4-22 times more on your money? Well now you can easily!

Are you tired of earning a paltry 1-2% on CD's or money market accounts? Sure you are!

Are you tired of earning a paltry 5% or less on the risky stock market? Sure you are!

Now you can earn a foolproof 4-22 times more and make money like a Rock Star!

Let's compare the most common investment vehicles with our Wealth Building Wizard system to really see how we outshine the rest. The chart below compares the same \$600 monthly investment over a 40 year period only in different investment strategies.

<b>Earnings</b>	<b>2% CD</b>	<b>5.256% Stock Market Avg.</b>	<b>Our Wealth Program</b>
Lifetime Earnings	\$440,488	\$978,834	\$10,823,147
Monthly Earnings	\$734	\$4,287	\$30,064

Did you know you would need to have \$6,863,995 in your 401k to produce the same monthly income the Wealth Building Wizard concept can generate for you.

As you can see our program is a far superior and highly foolproof investment vehicle that increases your wealth 4-22 times more than those ridiculous low or risky traditional methods by becoming a member of our Wealth Building Wizard "Rock Stars". That's right! Your investment could grow into a \$10 million dollar nest egg for you and your family vs. only less than a million in an average stock market fund over the same time period. Plus you can earn \$30,000 - \$100,000 monthly for those who want to invest in this foolproof opportunity and desire to take advantage of our awesome rock solid wealth investment program!

Many of you can also learn how to turn your IRA into a Monopoly Bank of wealth and earn much more than this by becoming part of our Wealth Building Wizard "Rock Star" Inner Circle. Let's compare the most common investment vehicles with our Wealth Building Wizard system to really see how we outshine the rest. The chart below compares the same initial investment of \$150,000 along with a \$600 monthly investment over a 40 year period only in different investment strategies.

<b>Earnings</b>	<b>2% CD</b>	<b>5.256% Stock Market Avg.</b>	<b>Our Wealth Program</b>
Lifetime Earnings	\$1,740,877	\$4,349,416	\$42,379,245
Monthly Earnings	\$2,901	\$19,050	\$117,720

Did you know you would need to have \$26,876,741 in your 401k to produce the same monthly income the Wealth Building Wizard concept can generate for you.

Again our program is a far superior and highly foolproof investment vehicle that increases your wealth 4-22 times more than those ridiculous low or risky traditional methods by becoming a member of our Wealth Building Wizard "Rock Stars". That's right! Your investment could grow into a \$40 million dollar nest egg for you and your family vs. only four million in an average stock market fund over the same time period. Plus you can earn \$100,000 - \$300,000 monthly for those who want to invest in this foolproof opportunity and desire to take advantage of our awesome rock solid wealth investment program! By becoming part of our Wealth Building Wizard "Rock Star" Inner Circle, you too can become a Wealth Building Wizard.

I'll personally teach you how to skyrocket your wealth 4-22 times more than bank CD's & the stock market with our Mastery Mentor Program. Get it now for only \$295 by calling 877-438-4817 to start building the wealth you deserve today. You can also buy the simple do-it-yourself step-by-step instructions to earn \$30,000-\$100,000 monthly for only \$50 without a mentor. It's a supplement to Wealth Building Wizard Unleashed that turns the \$8,000 a month wealth plan into an explosive \$30,000-\$100,000 monthly system without being a landlord. It's your choice but get started today! Goto <http://www.theshopmarket.com/Affiliate.asp> to see how you automatically earn \$800 over and over again with your purchase.

\*This is not a guarantee of your actual amounts. There are many important points about the math and taxes that I've deliberately left out to make it easier to follow. So always consult a knowledgeable tax professional about your tax questions. This is not a solicitation for funds and is for educational purposes only. Private lenders must contact us to see if they qualify to make deposits for this plan.

## The Ultimate Performance Mortgage Advantage to Wealth!

We have another way to help consumers who are looking for a way to build wealth in the fast lane. You're guaranteed more savings with our revolutionary Performance Mortgage. Here is why its the fast track to wealth creation.

### Revolutionary Performance Mortgage Pays You!

You Pay \$0 Down, No/Bad Credit OK, Everyone Qualifies!

You Pay 0% Fixed Interest Rate for 30 Years!

How does a Performance Mortgage Auction work?

- 1) Secure an auction spot by paying a Pool Entry Fee. Pool Entry Fee is \$10-\$20 per \$50,000 home market value.
- 2) After all pool spots are filled, bidding begins. Each pool is closed to only 2650-5300 bidders. Not millions of potential bidders like ebay. Giving you a better chance to win the bid.
- 3) The winning bid is the loan amount or allocation ratio when buying multiple homes.
- 4) You make payments to us with \$0 down & 0% interest for 30 years.

WOW It's that simple and profitable to you!

### Example: Compare a Traditional Mortgage with a Performance Mortgage

Traditional Mortgage		Our Performance Mortgage	
Loan Amount	\$50,000	Loan Amount	\$50,000
Paid Interest Rate	7.5%	Paid Interest Rate	0%
Payment Amount	\$349.61	Payment Amount	**\$138.89
Total Payments	\$125,859.60	Total Payments	\$50,000

As you can see your mortgage payments are typically 2.5 times more with a traditional mortgage and you'll earn no money from your payments with a traditional mortgage. But being the winning bidder of our Performance Mortgage auction you could pay 2.5 times less monthly. WOW you could have a built-in retirement plan with just one home. You can get a FREE entry into an auction when you get a loan, refinance or buy a home through The Shop Market. Sign up at <http://www.theshopmarket.com> today and start bidding on your next home of wealth and be on the lookout for the many ways you can get FREE entries into our Performance Mortgage Auctions.

\*This is not a guarantee of your actual amounts. Actual winning bid amount can be higher or lower than the market value for an auctioned home. There are many important points about the math and taxes that I've deliberately left out to make it easier to follow. So always consult a knowledgeable tax professional about your tax questions. \*\*Based on \$50,000 being the winning bid.

## Our Set-For-Life Performance Mortgage - A Super Highway to Wealth!

We have yet another way for you to be Set-For-Life which puts you on the super highway of wealth building. You'll have even more savings and wealth with a revolutionary Performance Mortgage. Here's why it's the fast track to wealth creation. The prior page only had 1 home we selected, this is about owning many homes you get to choose.

### Revolutionary Performance Mortgage Pays You!

You Pay \$0 Down, No/Bad Credit OK, Everyone Qualifies!

You Pay 0% Fixed Interest Rate for 30 Years!

It's the most powerful strategy for being Set-For-Life by building foolproof wealth in the fast lane. This Performance Mortgage Auction type allows you to select the homes of your choice. The example below is a Performance Mortgage auction with buying power of up to \$250,000 in market value. The auction winner decided to buy 8 homes for a total market value of up to \$250,000 (average \$31,250 per home). These 8 homes could have an average monthly rental value of \$800. The tables below show how this can be one of the world's most powerful strategies for building foolproof wealth. You could buy rental homes where you can earn passive income month after month for the rest of your life (Set-For-Life). When most people retire, their income stops coming in. But with this opportunity, you can enjoy an extra monthly income you can control and count on even after you retire. This Performance Mortgage works the same way as the prior page.

### Example: Compare a Traditional Mortgage with a Performance Mortgage

Traditional Mortgage		Our Performance Mortgage	
Loan Amount	\$250,000	Loan Amount	\$250,000
Paid Interest Rate	7.5%	Paid Interest Rate	0%
Payment Amount	\$1,748.04	Payment Amount	**\$694.44
Total Payments	\$629,293.06	Total Payments	\$250,000
Total Rental Earnings	\$0	Total Rental Earnings	\$2,304,000.00

As you can see your mortgage payments are typically 2.5 times more with a traditional mortgage and you'll earn no money from your payments with a traditional mortgage. But being the winning bidder of our Performance Mortgage auction you could pay 2.5 times less monthly. \$694.44 is a lot of people's monthly rent with \$0 income and \$0 savings. Compare that with our \$694.44 in monthly payments while your rental earnings could earn you \$2,304,000.00 over 30 years. WOW you could have one heck of a built-in retirement plan by winning just one Performance Mortgage Auction. Sign up at <http://www.theshopmarket.com> today and start bidding on your Set-For-Life wealth plan.

\*This is not a guarantee of your actual amounts. Actual winning bid amount can be higher or lower than the market value for the auctioned homes. There are many important points about the math and taxes that I've deliberately left out to make it easier to follow. So always consult a knowledgeable tax professional about your tax questions. \*\*Based on \$250,000 being the winning bid.

## Which Investing Option Is Best For Me?

Sorting through your options of where and when to place your money can be a daunting task. We would like to give you a guide as to which may or may not be the best option for you to consider and implement as your wealth building strategy. The main thing to consider is risk versus reward. It's no different than any other choice you make in life. This book was written to help you make a more informed decision on how you can control your own destiny. You control your own destiny by paying yourself first, not by paying others first like these so-called professionals who skim a good portion of your wealth into their coffers with very little reward to you. You need a system that puts your interest first and rewards you more. That's exactly the main focus of the Wealth Building Wizard. Teaching you how easy it is to pay yourself first to build mega wealth like the rich do it. We will start out by listing what option creates the most wealth for the least amount of risk and then move onto less rewarding wealth vehicles for you and your family.

### **Wealth Building Wizard Mastery Mentor Program (Earn \$30,000-\$100,000 monthly like a "Rock Star")**

This option earns you the most wealth with very little risk. This plan is best for maximizing your wealth. It returns 4-22 times more than bank CD's or the risky stock market. You can earn \$30,000 - \$100,000 monthly that the stock market can't come close to for your retirement money. If you have an IRA, you may be able to earn \$100,000 - \$300,000 monthly. We can mentor you to earn \$30,000-\$100,000 monthly without being a landlord for only \$295.

You can also buy the simple do-it-yourself step-by-step instructions to earn \$30,000-\$100,000 monthly for only \$50 without a mentor. It's a supplement to Wealth Building Wizard Unleashed that turns the \$8,000 a month wealth plan into an explosive \$30,000-\$100,000 monthly system without being a landlord. It's your choice but get started today! Goto <http://www.theshopmarket.com/Affiliate.asp> to see how you automatically earn \$800 over and over again with your purchase.

### **Wealth Building Wizard FREE Program (Payoff your homes every 5 years for a \$8,000 a month plan)**

Starting at age 25 you could have 8 homes paid off at age 65. If you rent them out for \$1000 each, you could have a \$8,000 a month retirement plan. Earning \$8,000 a month is like having \$1,800,000 in a 401k plan. Plus if your 8 homes are worth \$250,000 each, you would have an additional \$2,000,000 in paid off assets. Just by having a 8 home retirement plan you could be living like you have a \$3,800,000 when you retire.

### **Stock Market (Average DOW 5.256% APY over the last 40 years)**

This option earns you the next best yield with the most risk. This plan is best if you want to settle for a lower yield and a shorter term to withdraw your money with the most risk. This option will most likely earn you an average 5.256% APY put into a DOW index fund. This has only averaged 5.256% over the last 40 years. See page 14.

### **Savings Account, Money Market or CD (Range from 1%-5.25% APR)**

These options earn you the least yield with almost no risk. This plan is best if you want to settle for the least yield, a shorter term to withdraw your money with virtually no risk. These options will earn you from 1% to 5.25% APR. Your yield is based on the type of account you place your money into. A savings account is usually 1%-2%. Money Market accounts and CD's can usually range from 3%-5.25% APR. See table on page 23 to compare rate differences.

You truly can build more wealth with our Wealth Building Wizard Programs and/or a Mortgage Acceleration plan than any of the traditional ways of investing money with much less risk and higher rewards for you and your family.

## How We Solved Accelerator Plan Problems to Build Wealth

We created Wealth Building Wizard for several reasons. One was to show homeowners how to create a nice retirement nest egg through their mortgage with our Leverage Accelerator. Another was to remove the high price homeowners have complained about with other accelerator programs. We even went one-step further and added-in a wealth generator like no other system ever devised before.

The main reason most people don't apply extra principle to their mortgage is because they can't get the money back after they send it to the bank. The second is they don't realize how easy it is to save so much money with an accelerator plan. Most people don't sign up for the so-called "Mortgage Cycling" plans because of the high \$3,500 startup fee for software alone. Plus you'll need to track every penny of income and expense online with their software which is a very time consuming procedure! Homeowners see the big savings and think they need the third party software to get the massive savings. But the software isn't doing anything special for its high cost. The \$3,500 price tag is just too high for what it does. So we developed the Leverage Accelerator for you to experience better results for much less or with no out of pocket expense and you even have the possibility to get it FREE.

So how do we overcome other problems most homeowners give for not implementing an accelerator plan? First, you need to be able to access the money again, if we need to access extra cash for a transmission problem or an unforeseen medical problem. We do this with a Leverage Account; hence the name of our plan is the Leverage Accelerator. Second, you need our software intelligence to conveniently track your savings with a flexible and easy plan without all the high cost. Also if you use a third party Mortgage Cycling or Bi-Weekly program, you're locked into that plan. We wanted the flexibility to be able to change to any of the other plan at any time. Lives change over time, so having the flexibility to change or stop the acceleration payments are crucial to controlling your future. Again that's where our powerful Wealth Building Wizard comes in to save the day for you. You don't have to pay \$3,500 to get basically the same or better savings results. We have overcome these accelerator problems with our own Leverage concept and at the same time have a created an unprecedented wealth building program for you.

The Leverage Accelerator clearly demonstrates its superior savings and wealth potential compared to the rest. You can retain your current lifestyle. This makes our Leverage plan very simple and easy to use in tracking your huge savings. Just think about it! You can payoff your debt in 3-9 years instead of 30 years and build a very wealthy nest egg in the process. How wealthy can our wealth accelerator make you? Many of you can make a monthly income of \$30,000-\$100,000 in addition to having paid off assets worth \$5 million to \$20 million dollars. Yes, you read those numbers correctly. WOW! This is truly the most powerful wealth building system ever devised for anyone to take advantage of. Best of all, some of you can put our Wealth Building Wizard to work for much less or with no out of pocket expense and you even have the possibility to get it FREE.

We encourage you to understand the importance of our Asset Bucks (coupons) concept to reduce your debt in the fastest time possible. Because the more you save, the lower your leverage balance and the lower your leverage balance month after month, the more wealth you build with our Leverage Plan. So read our special report "Get Your Mortgage Accelerator Savings for FREE!" to help build your wealth as soon as possible. To create wealth faster than your current lifestyle, our program forces you to either save more or make more to retire your loan quickly. Because the key to retiring your loan is to reduce your leverage balance as fast as possible to induce as many Leverage triggers as possible. These quick Leverage triggers are the key to amassing a tremendous amount of wealth with our Leverage Plan. Again you may make a monthly income of \$30,000-\$100,000 plus you have paid off assets worth \$5 million to \$20 million dollars to retire on. See the Wealth sheet for your wealth projections. You may also consider putting your wealth program on auto-pilot without becoming a landlord through our Performance Plus Earnings. Our Performance Plus Earnings may also double or even quadruple your retirement from traditional ways of making money.

**To put your own wealth building plan on auto-pilot through our Performance Plus Earnings, contact our office at 877-438-4817 to start building the wealth you deserve today.**

## Making Prepaid Payments

*REMEMBER, EXTRA PAYMENTS ARE NOT ADDITIONAL COSTS, only advanced payments towards 100% of your principal.*

### **You Can Decide on the Amount of Savings in Advance!**

Most homeowners will not use the same loan acceleration strategy as another because of contrasting needs, desires and circumstances. Also the FDIC states that up to half of homeowner acceleration payments are miscalculated by the lender. That's what makes our software program to track every payment a must have. You can even mix and match different acceleration strategies at any time. Sometimes economic conditions change and thus you must change your acceleration method or maybe even need to stop prepaying for some period of time. You can get Wealth Building Wizard for little of no out of pocket investment to keep the bank honest with your own set of calculations. Don't forget to read our special report "Get Your Mortgage Accelerator Savings for FREE!" that comes with The Shop Market's award winning Wealth Building Wizard software package. This report shows how you can get your savings without spending any of your own money. Go to <http://www.TheShopMarket.com> to invest in Wealth Building Wizard today and start tracking your valuable savings to keep your bank honest.

**\*CAUTION:** Some mortgage companies restrict you to a minimum or maximum amount that you can prepay without incurring a prepayment penalty. We recommend that you read your mortgage contract. Please look for any special limitations about an early retirement of your mortgage. If penalties do exist, find out the amount or amounts accessed. Sometimes the penalty is so little that you still benefit to pay extra principal ahead of time. This will help you set aside any acceleration plan you can't use in your current situation. Don't forget to contact us at <http://www.TheShopMarket.com> to see if our Performance Plus Earnings or refinance is better for you.

When you decide on what type of acceleration plan best fits your need. This is how to make your extra principal payments:

- 1) Write a check for your regular mortgage payment.
- 2) Write a second check for the extra principal amount.

Place the statement "Apply to principal only" on this check.

NOTE: Some installment booklets provide for you a place to make this addition by writing only one check. Please make sure you apply it to principal only.

You now have the power to take control of your financial future with this powerful information. We hope you'll take advantage of Wealth Building Wizard software and get a license to track your own savings each month. You need to track your mortgage month by month to help keep your lender honest. Also the FDIC states that up to half of homeowner acceleration payments are miscalculated by the lender. That's what makes our software program to track every payment a must have. You can even mix and match different acceleration strategies at any time. Sometimes economic conditions change and thus you must change your acceleration method or might need to stop prepaying for some period of time.

We exposed how some Bi-Weekly plans and other Mortgage Cycling systems may be ripping you off and why our plans offer you more savings and wealth without risk. Don't pay \$3,500 for other software packages when investing in Wealth Building Wizard will give you the same or better results for much less or even FREE to keep the bank honest with your own set of calculations. Don't forget to read our special report "Get Your Mortgage Accelerator Savings for FREE!" that comes with our award winning Wealth Building Wizard software package. This report shows how you can get your savings without spending any of your own money. Go to <http://www.TheShopMarket.com> to download or invest in Wealth Building Wizard today and start tracking your valuable savings to keep your bank honest and build massive wealth.

Bonus: If you live in, are thinking about relocating to or investing in the Phoenix, Arizona area, you'll need a realtor that can easily put over \$50,000 back into your pocket. As a realtor, I have the ability to save you \$20,000 - \$100,000 on the price of your new home with our under-valued "Shiny-Penny" list of homes. Then after you move in, you can use our FREE exclusive award-winning Wealth Building Wizard software to show you how to save \$50,000-\$200,000 in interest savings. Thus you have the luxury of paying off your home in 3-9 years with our proprietary Leverage Accelerator plan. All these savings can give your retirement nest egg an enormous boost, which would otherwise go to the bank. Our software puts you in control and not your lender. I'm not aware of another realtor offering all these valuable benefits in one complete wealth building package. How wealthy can our products and services make you? Many of you can make a monthly income of \$30,000-\$100,000 in addition to having paid off assets worth \$5 million to \$20 million dollars with our Wealth Building Wizard software. To get started now with a realtor that will look out for your interest and money call us at 877-438-4817. You can also visit us at one of the following websites: <http://www.wealthbuildingwizard.com> or <http://www.homeownerinstitute.com> for more information on our FREE savings and wealth building program. I look forward to help make your dreams come true.

Your friendly agent,  
Douglas Feller  
The "Wealth Building Wizard" and REALTOR®

<http://www.TheShopMarket.com>  
<http://www.WealthBuildingWizard.com>  
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