

# Give Yourself a 25% Raise This Year! And Get a \$2,000 Online Shopping Spree

If you are a homeowner with credit card debt, I can give you a raise up to 25% for this year. Imagine what you can do with the extra cash! Take a vacation, fix up your home, get a new car, buy a home theater system, or anything else.

## Get Out of the Credit Card Trap

If you have credit card debt, you are stuck in a trap that keeps you paying your credit card company for up to 50 years. If you have equity in your home, I can get you out of that trap, and put thousands of extra dollars in your pocket this and every year.

## A Real Life Example

Here is an example of how I gave my last client a 25% raise for the year. Here was their situation:

- Mortgage Balance: \$126,345
- Mortgage Interest Rate: 6.75%
- Monthly Mortgage Payment: \$830.21
- Total Credit Card Debt: \$26,459
- Monthly Credit Card Bills: \$977
- Monthly Income: \$3884
- Federal Tax Bracket: 28%

After I completed my work with them, here is how they fared:

- New Mortgage Balance: \$156,000
- New Monthly Mortgage Payment: \$1117.60 (based on 30 year, fixed)
- New Mortgage Interest Rate: 7.75%
- Total Credit Card Debt: \$0
- After-Tax Mortgage Payment: \$836.62 (based on deducting the first year interest)
- Monthly Savings: \$971
- Effective Raise in Income: 25%

Even better was the fact that they got to skip their next mortgage and credit card payment, saving them an additional \$1807! Did you notice that their interest rate was a full percent higher, **and I still saved them \$13,459 in their first 12 months?**

## What Can I do for You?

This example is just one of the many ways I am helping homeowners enjoy an increase in their take home pay. If you would like to see how much extra money I can put in your pocket each month, give me a call or send me an email. I have an informative 12-part newsletter on the benefits and aspects of refinancing your mortgage that I would like to send you via email.

## Get a \$2,000 Online Shopping Spree, FREE!

If you know of any other homeowner who could benefit from an increase in their pay, please refer them to me. If you refer any homeowner to me and I have a chance to speak with them, or if you call me for a no-obligation analysis of your personal financial situation, I will give you a free \$2,000 online shopping spree. All you pay is a shipping and handling fee on each item you take.

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