



The 
Masters
Weekend

A Gathering of Experts

Welcome





The
Masters
Weekend

A Gathering of Experts

Introducing.....



MONEY MERGE ACCOUNT PROGRAM



What Do We Want?





Do you realize if you could change only one thing;

the way you do your banking, you can put your hard earned money to work at greater efficiency and effectiveness

and keep much more of your money in your pocket?

The Way to Get to Financial Freedom

Make Money



Keep the Money



**But, if you have a mortgage and credit card debt,
you have to give a bundle of your hard earned
money to the bank in interest.**

A Clear Understanding of Money

- Paying thousands in interest on Mortgage and Credit Cards is
- **ROBBING** you of living life to its full and your retirement...
- its like throwing money in the **garbage** every month.
- Today Americans are “living far beyond their means.”



- 80% of family problems are related to financial **STRESS**;
- 70% of the nations divorce rate comes from money problems
- Foreclosures/Bankruptcies; Bill collectors
Bad Credit



Is there a way to get CONTROL of this? Yes!

Everything Is OK

Really?

20% of Americans have maxed out all of their credit cards and store cards

The last time the US Saving rate was at this level was during the great depression

78 Million Americans have no savings at all, and live Pay Check to Pay Check.

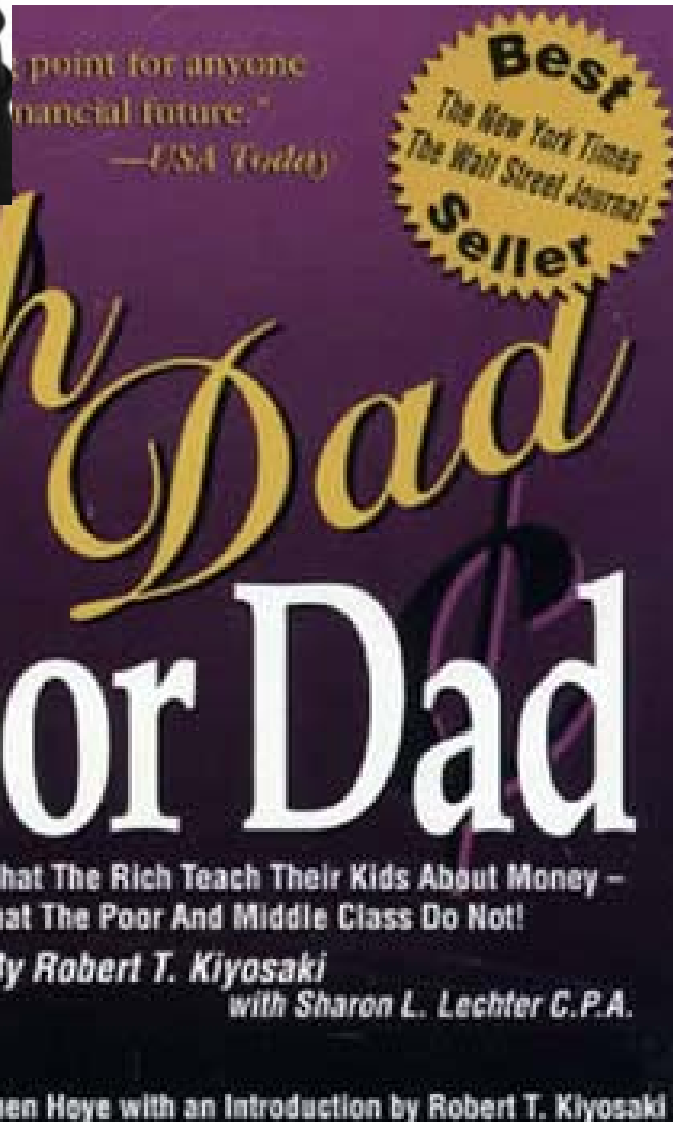
So far in 2008 more people declared bankruptcy than graduated from college



Robert Kiyosaki

Best-selling Author – Rich Dad, Poor Dad

What the Rich Teach Their Kids About Money –
That the Poor and Middle Class Do Not



Your Home is **Not**
Your Asset.

It's a Liability.

The Bank Tells us
it's an Asset –
because it's the
BANK's asset, not
YOURS!

SUZE Orman



The Best Thing You Can
Do in Today's Economy is

PAYOFF

Your Mortgage Before
You Retire



Suze Orman is named
one of the World's
Most Influential People!

[READ ARTICLE](#)

How Can I Pay My Home Off Early?

Current Alternatives from Conventional Banking

- **Refinance to a lower interest rate**

Restart your 30 year clock and pay more closing costs

- **Bi-weekly payments- this will remove 7-8 years from your mortgage**

National average is less than 2%

- **Apply additional money to monthly mortgage payment**

National average is less than 1%





**Europeans & Australians Pay \$100,000 - \$150,000
Less in Interest On Their Mortgages
Than Americans.**

**Since 1995, Home Owners From The UK, Australia & New Zealand
Have Used This Method To Pay Off Their Mortgages in $\frac{1}{2}$
to $\frac{1}{3}$ of the time as it takes us here. Now it is in the United States!**

How Are They Doing It?

3 Mathematical Principles:

1. Efficient utilization of Stagnant Money

Your Money Working For **YOU!**

Money sitting around earning next to nothing...such as checking, savings, escrowed insurance and/or taxes, income tax returns, needless recurring monthly expenditures.

2. Optimize Interest Cancellation Effect

The Banks Money Working For **YOU!**

3. Proper understanding of Open Ended vs. Closed Ended Interest

Using Simple Interest to Negate and Cancel Compound Interest



Get Ready,

**We are
going to
make an
impact on
your**

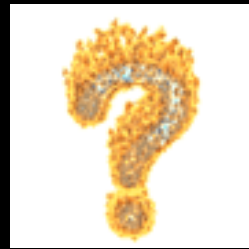
world!!!

Build Equity Fast & Easy!



Most of the major banks in the United States have lined up to personally sit down with the founders of United First Financial. The burning question.

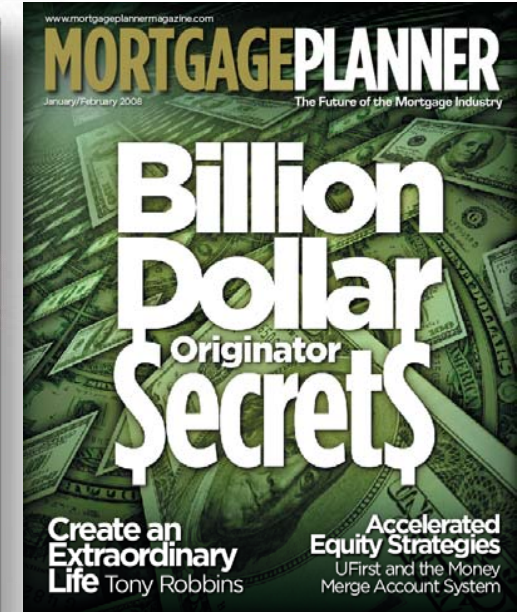
Why



Credibility – 7 National Endorsements From the Experts



and John Washenko



BROKER || BANKER

AMERICA'S TRADE PUBLICATION FOR HOME LOAN ORIGINATORS



Three Components of the MMA

1. MMA Software & Web Site

2. Your 1st Mortgage

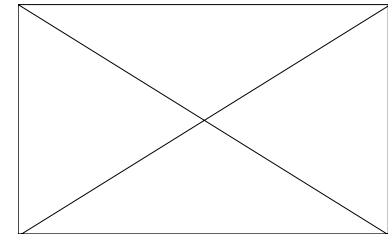
3. An Advanced Line of Credit

(HELOC) (Credit Card) (Savings Account)

The Money Merge Account™ Program Is Your Financial GPS



MMA is your
Guide to the
fastest way to
Zero with every
debt you have!



The Money Merge Account Website



- ◆ It analyzes all your income ...Past, Present and Future
- ◆ It analyzes all your expenses ...Past Present and Future
- ◆ Is a tracking tool and Financial Dashboard/GPS
- ◆ Tracks your monthly budget and spending habits
- ◆ Dynamically analyzes earnings and spending patterns
- ◆ Makes timed recommendations of fund transfers to minimize and cancel interest
- ◆ Acts as a personal financial consultant/coach every month
- ◆ Keeps you ahead of bills and monthly expenses



Free Lifetime Support



Income		Liabilities		Report	
Payment Interval	Income	Monthly Expenses	Mortgage Payment	Years To Pay Off	Final Payoff
Monthly Average	\$5,000.00	\$2,800.90	\$1,199.10	10.417	9/2017

True Cost: ON / OFF

Date	From	To	Withdrawal
3/31/2007	*ALOC	*Funds Transfer	
4/01/2007	John	ALOC	
4/01/2007	ALOC	1st Mortgage	
4/05/2007	Rebecca	ALOC	
4/05/2007	ALOC	H.O.A.	
4/15/2007	John	ALOC	
4/15/2007	ALOC	VISA	
4/20/2007	Rebecca	ALOC	
4/20/2007	ALOC	G.M.	
5/01/2007	John	ALOC	
5/01/2007	ALOC	1st Mortgage	
5/05/2007	Rebecca	ALOC	
5/05/2007	ALOC	H.O.A.	\$135.00
5/15/2007	John	ALOC	
5/15/2007	ALOC	Debts	\$415.00
5/15/2007	ALOC	VISA	\$1,790.49
5/20/2007	Rebecca	ALOC	
5/20/2007	ALOC	G.M.	\$460.41
			\$865.44

- Utilities
- Food
- Clothing
- Transportation
- Entertainment

Funds Transfers
How much...

- If you transfer too much, interest charges will eat you up
- If you transfer too little, not enough principal increase
- Dollar amounts are different every time

How often...


- Frequency varies every time



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Edit Action

Deposit	Withdrawal	Funds Transfer
---------	------------	----------------

From: ALOC Date: 4/5/2007 

To: Fun Sports Amount: 6000.00

Mem: Wave Runner



John & Rebecca Jones *welcome* Thursday, April 05, 2007

m
account

Income		Liabilities		Report	
Payment Interval	Income	Monthly Expenses	Mortgage Payment	Years To	Final Payoff
Monthly Average	\$5,000.00	\$2,800.90	\$1,199.10	10.833	2018

New Actions: Deposit withdrawal

Action Plan MMA 1st Mortgage

True Cost: ON / OFF

Date	From	To	Withdrawal	Deposit	True Cost	
3/31/2007	*ALOC	*Funds Transfer	\$1,584.76			EXECUTE
4/01/2007	John	ALOC		\$1,300.00		EXECUTE
4/01/2007	ALOC	1st Mortgage	\$1,199.10			EXECUTE
4/05/2007	Rebecca	ALOC		\$1,200.00		EXECUTE
4/07/2007	ALOC	Fun Sports	\$6,000.00		\$11,414.70	EDIT
4/15/2007	John	ALOC		\$1,300.00		EXECUTE
4/15/2007	ALOC	Debts	\$2,800.90		\$5,291.55	EXECUTE
4/20/2007	Rebecca	ALOC		\$1,200.00		EXECUTE
5/01/2007	John	ALOC		\$1,300.00		EXECUTE
5/01/2007	ALOC	1st Mortgage	\$1,199.10			EXECUTE
5/05/2007	Rebecca	ALOC		\$1,200.00		EXECUTE
5/08/2007	John	ALOC		\$1,300.00		EXECUTE
5/15/2007	ALOC	Debts	\$2,800.90		\$5,291.55	EXECUTE
5/20/2007	Rebecca	ALOC		\$1,200.00		EXECUTE
5/25/2007	John	ALOC		\$1,300.00		EXECUTE
5/31/2007	ALOC	1st Mortgage	\$1,199.10			EXECUTE
6/05/2007	Rebecca	ALOC		\$1,200.00		EXECUTE
6/10/2007	John	ALOC		\$1,300.00		EXECUTE
6/15/2007	ALOC	Debts	\$2,800.90		\$5,291.55	EXECUTE
6/20/2007	Rebecca	ALOC		\$1,200.00		EXECUTE

True Cost

How much does that item really cost me over time.....

John and Rebecca Jones

Income Structure		
Income	Expense	Discretionary
\$5,000	\$4,800	\$200

Liability Structure				
Debt	Amount	Rate	Payment	Term
Mortgage	\$200,000	6%	\$1199.10	360
Credit Card	\$8,000	9%	\$72.00	240
Credit Card	\$0	12%	\$0.00	240
Loan	\$10,700	7%	\$125.00	120
Auto Loan	\$20,000	5%	\$377.00	60



Factorial Math

**Payoff Analysis Using
Factorial Math**
Embedded deep in the
MMA Software
Algorithms
(Mathematical
Equations that
fluctuate depending
on the variables
entered)
Is the clear-cut
fastest and most
efficient way to Zero
with every debt you
have.

1	1
2	2
3	6
4	24
5	120
6	720
7	5,040
8	40,320
9	362,880
10	3,628,800
11	39,916,800
12	479,001,600
13	6,227,020,800
14	87,178,291,200

\$0

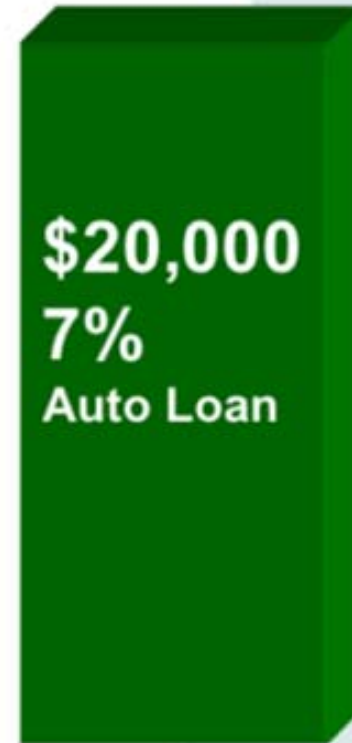
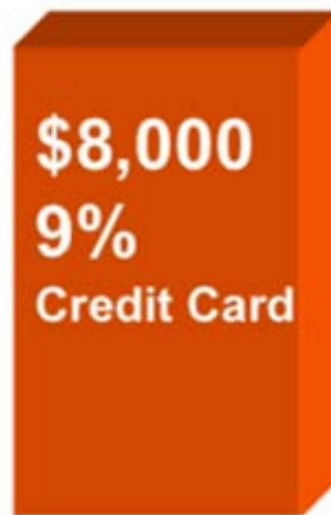
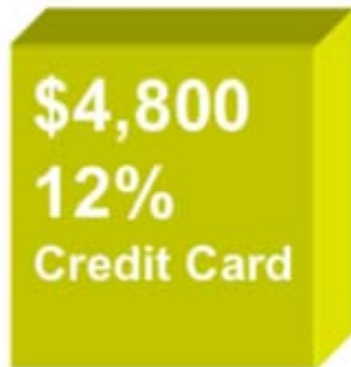
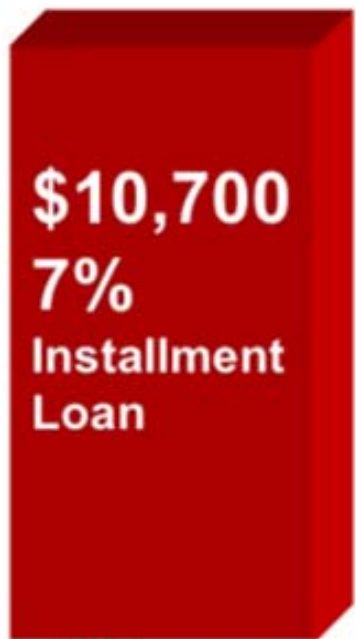
4. Strategic Payoff

looks at the characteristic's of each debt including

- Amount owed
- Length of debt
- Interest rate
- Calculation of Payment

How Would you Pay this off?

120



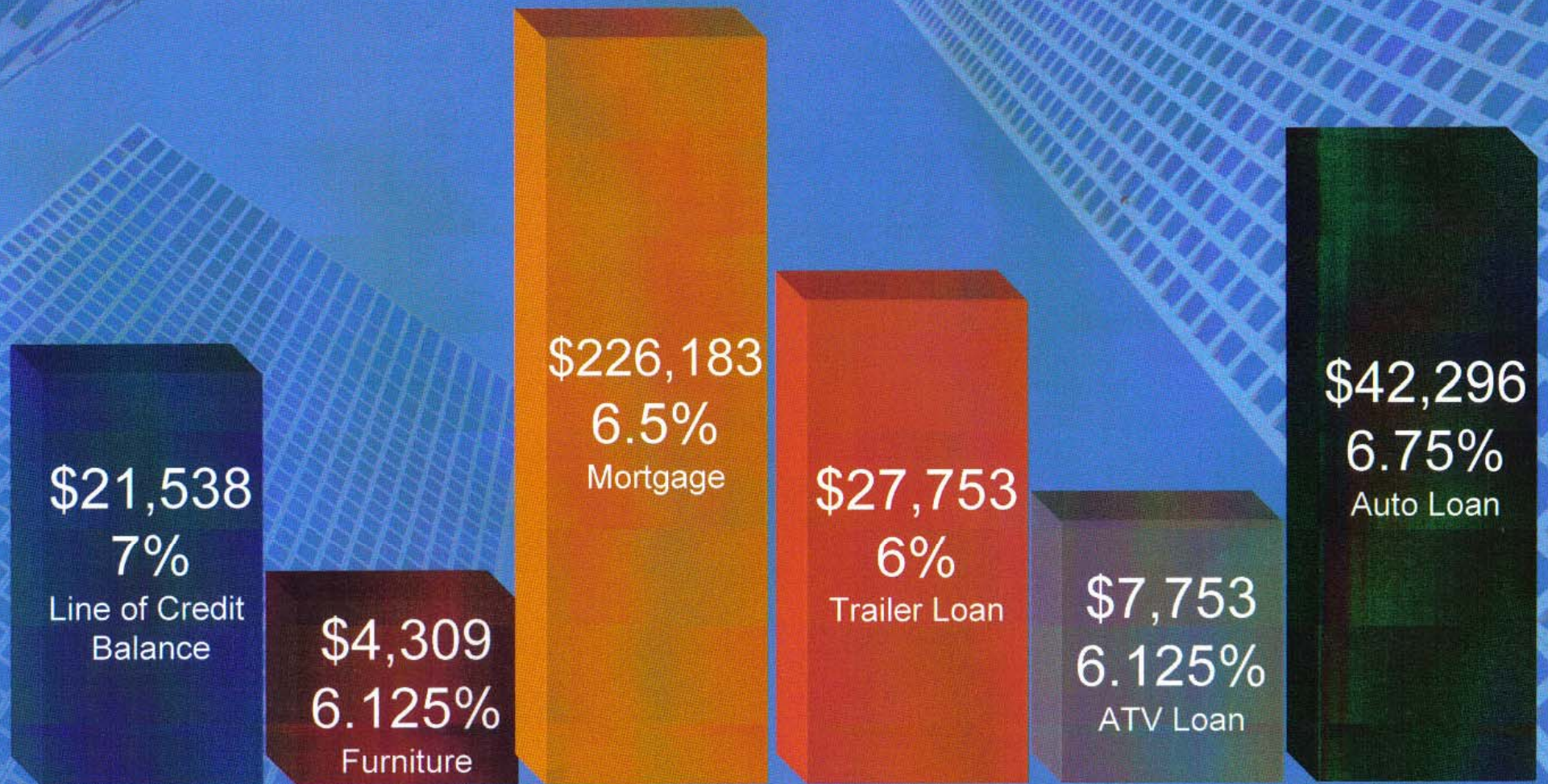
Factorial Math

1	1
2	2
3	6
4	24
5	120
6	720
7	5,040
8	40,320
9	362,880
10	3,628,800
11	39,916,800
12	479,001,600
13	6,227,020,800
14	87,178,291,200

Fair Isaac* reports the average consumer has 13 active creditors on their credit report.

Over 6 BILLION

How Would You Pay This Off?



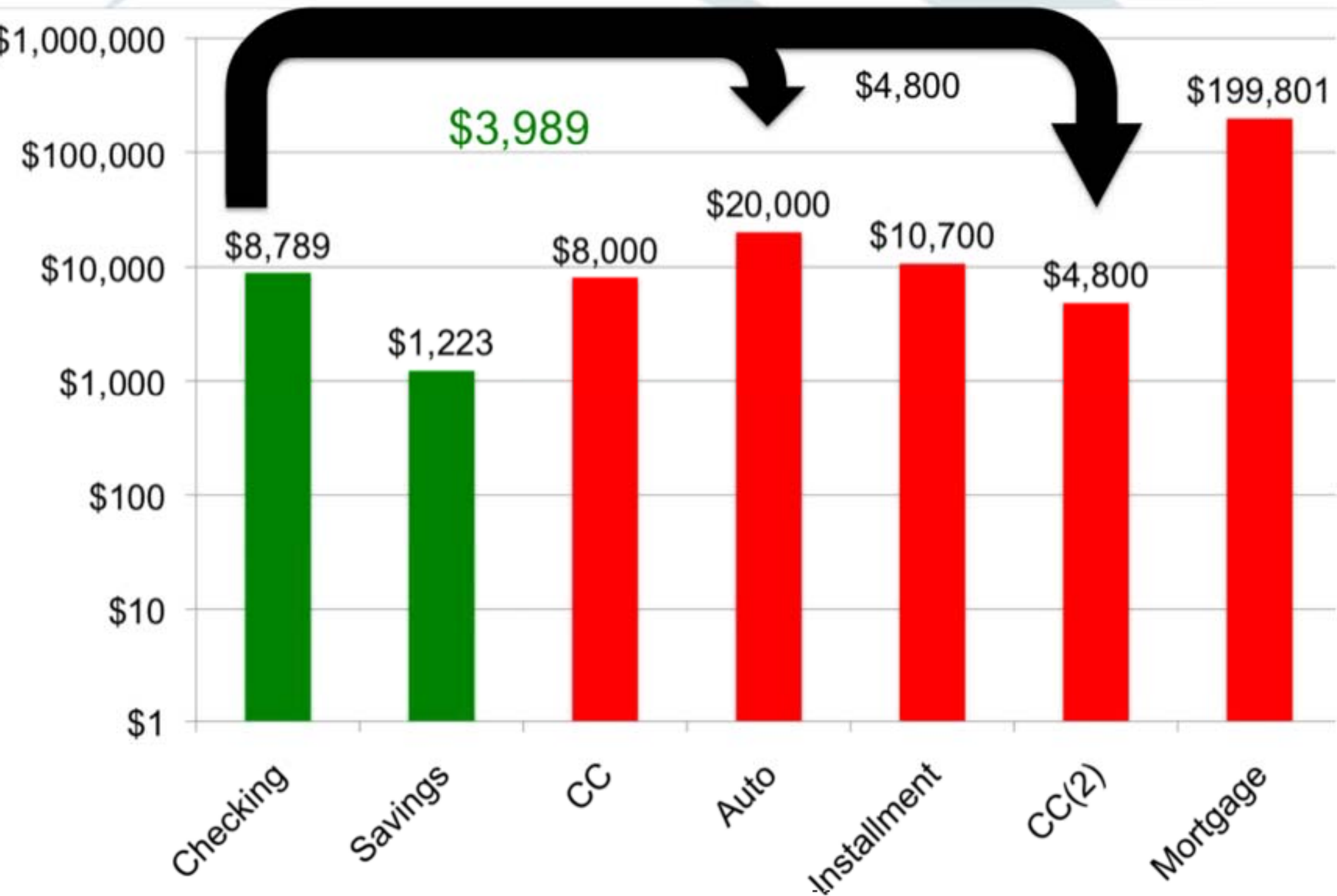
Can You Guess the Combination? 6 Variables



720

Possible Combinations

Strategic Payoff



The Money Merge Account

Shows you the most efficient and most effective way to stretch every dollar so that you are either **earning interest** on that dollar or **cancelling interest** with that dollar



Making the Right Decision

If you choose to override the system, it will immediately tell you what the impact of your emotional decision will be



The Optimizer Benefits



WITHOUT ANY CHANGE



TO YOUR CURRENT

STANDARD OF LIVING

John & Rebecca Jones welcome Saturday, March 31, 2007

m w account	Income		Liabilities		Report	
	Payment Interval	Income	Monthly Expenses	Mortgage Payment	Years To Pay Off	Final Payoff
	Monthly Average	\$5,000.00	\$2,800.90	\$1,199.10	10.417	8/2017

New Actions: Deposit Withdrawal

Action Plan MMA 1st Mortgage

MONEY MERGE ACCOUNT GUARANTEE

If you follow the software's prompts you will achieve the "Guaranteed Savings of Time and Money" as described in your personal "Analysis Report" or your money back. (That's in your contract)

Most clients payoffs are 20% - 25% ahead of the written guaranteed pay off dates

1. Because the proposal is a conservative projection
2. Because of the *Report Section* (people budget more)

5/19/2007	*ALOC	*Funds Transfer	\$3,113.71		EXECUTE
5/20/2007	Rebecca	ALOC		\$1,200.00	EXECUTE
6/01/2007	John	ALOC		\$1,300.00	EXECUTE

Three Components of the MMA

1. MMA Software & Web Site

2. Your 1st Mortgage

3. Home Equity Line of Credit
(HELOC)

“The New Deal”



Franklin Delano
Roosevelt

1945



20%
FINANCED

80%
CASH

ONLY

3 or 5 Years

15 Years

30 Years

40 Years

50 Years

99 Years!!!

“The New Deal”

**“Culture of
Acceptance”**

Component #2

Your 1st Mortgage

Closed-End Loan

- ✓ Fixed **Pre-determined compound** Interest
- ✓ You can put money in, but cannot take money out
- ✓ Amortization schedule set in stone for 30 years
- ✓ Front-End Loaded Interest
- ✓ Loss of Liquidity

Your 1st Mortgage (A Closed-End Loan)

\$200,000	Principal loan amount
6%	Interest
\$ 1,199	Monthly payment
x 360	Months (30 year loan)
\$431,677	Total repayment
200,000	Principal loan amount
\$231,677	Total interest paid



\$200,000 Principal Balance

6% Interest Rate

30 Years

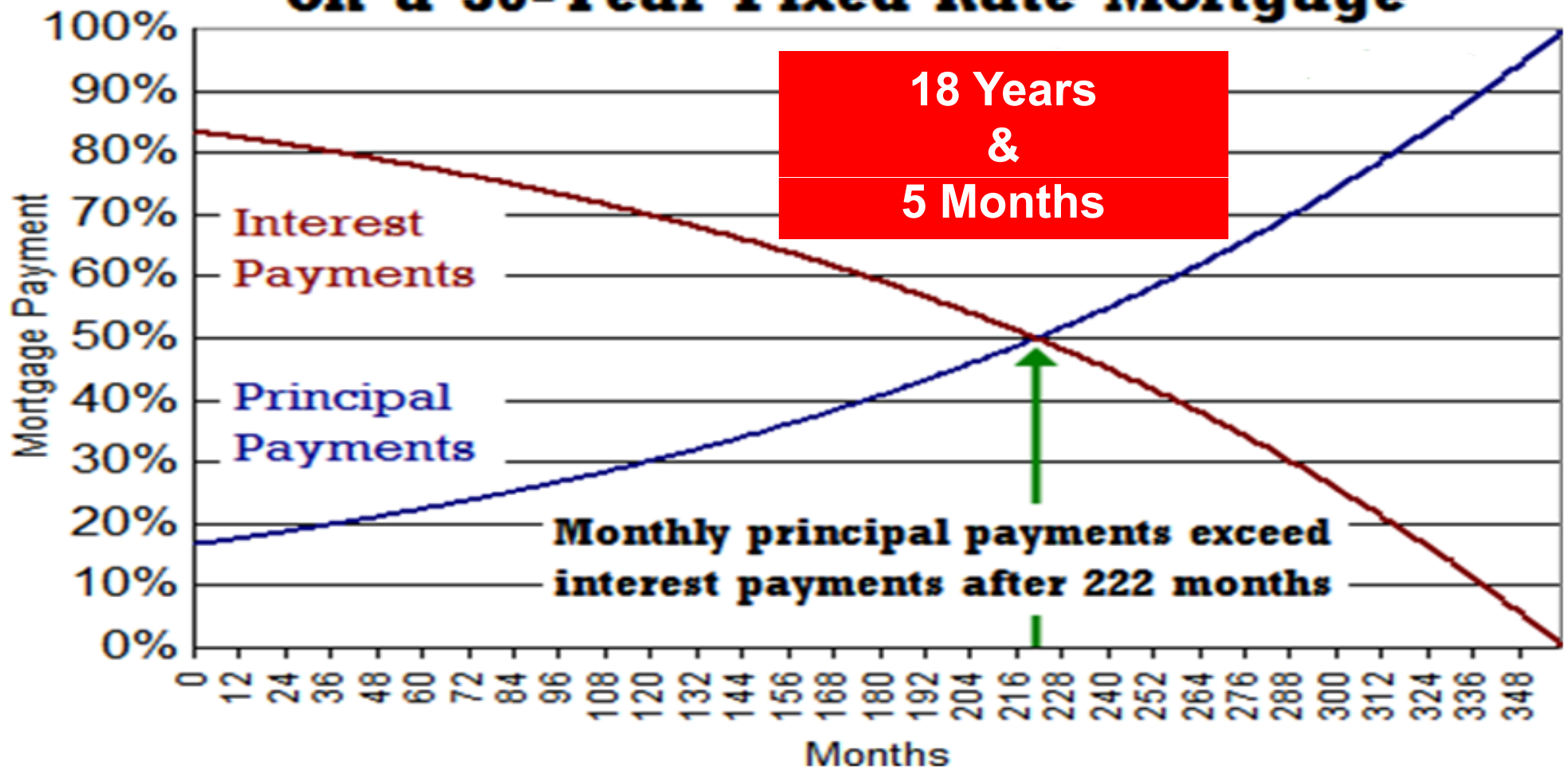
\$1,199.10 Monthly Payment

	<i>Principal</i>	<i>Interest</i>	<i>Balance</i>	<i>Equity</i>	<i>Paid</i>
<i>Month 1</i>	\$199	\$1,000			
<i>Month 2</i>	\$200.10	\$999			
<i>Year 1</i>	\$210.33	\$988.77	\$197,543	\$2,457	\$14,389
<i>Year 5</i>	\$267.22	\$931.88	\$186,108	\$13,891	\$71,946
<i>Year 10</i>	\$360.44	\$838.66	\$167,371	\$32,628	\$143,891
<i>Year 21</i>	\$696.23	\$502.89	\$99,877	\$100,123	\$302,173
<i>Year 30</i>					\$431,677

Effective Interest Rate = 116%

Mortgage Structure: A shocking truth: Front-loaded Compound Interest → this keeps people from building Equity

Monthly Principal and Interest Repayments on a 30-Year Fixed Rate Mortgage

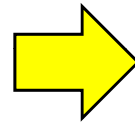


How Do Banks Work?

- Why does the largest building in every city in America have a banks name on it?
- The Bank Sells Your Mortgage to Wall Street.
- It Makes its Money from Your Checking and Savings Accounts.

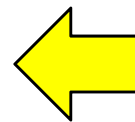
It Pays Interest --- To Earn Interest!

**Banks Pay
Interest at ◀ 3%**

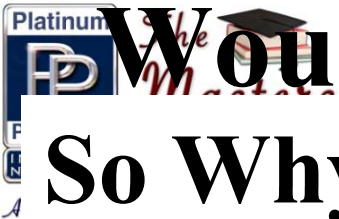


**Banks Earn Interest at
▶ 6%**

**Your Checking,
Savings and CD's
Earn you ◀ 3%**



**Your loans, college
credit cards, cars, boats
etc pay at ▶ 6% +**



Would You Buy Groceries at 116 %? So Why Would You Buy Your Home That Way?



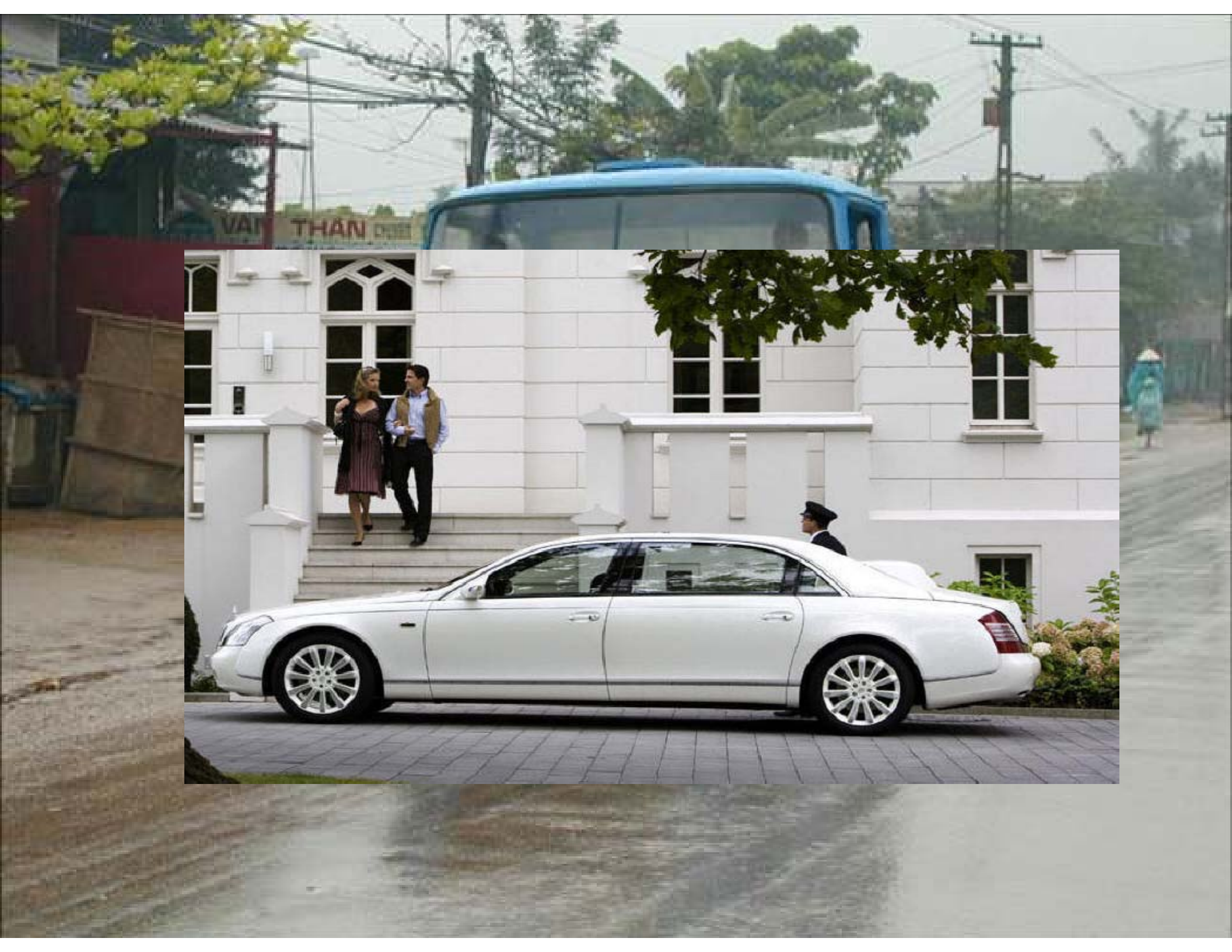
\$200

\$431

TIME

\$200,000

\$431,000



Three Components of the MMA

1. MMA Software & Web Site
2. Your 1st Mortgage
- 3. Home Equity Line of Credit
(HELOC) or (Credit Card)**

Component #3

Your Advanced Line of Credit

A Pot of Gold

Open-End Loan

- ✓ Interest is calculated on the average daily balance
- ✓ You can put money in AND take money out at anytime
- ✓ Simple Interest Loan = LOW Interest
- ✓ Liquidity
- ✓ Has the functionality of a checking and savings account

Your money should either be:

**Earning
Interest**



**Paying
Off
Debt**

If you have debt, you should not leave your money sitting at the bank doing nothing for you!!

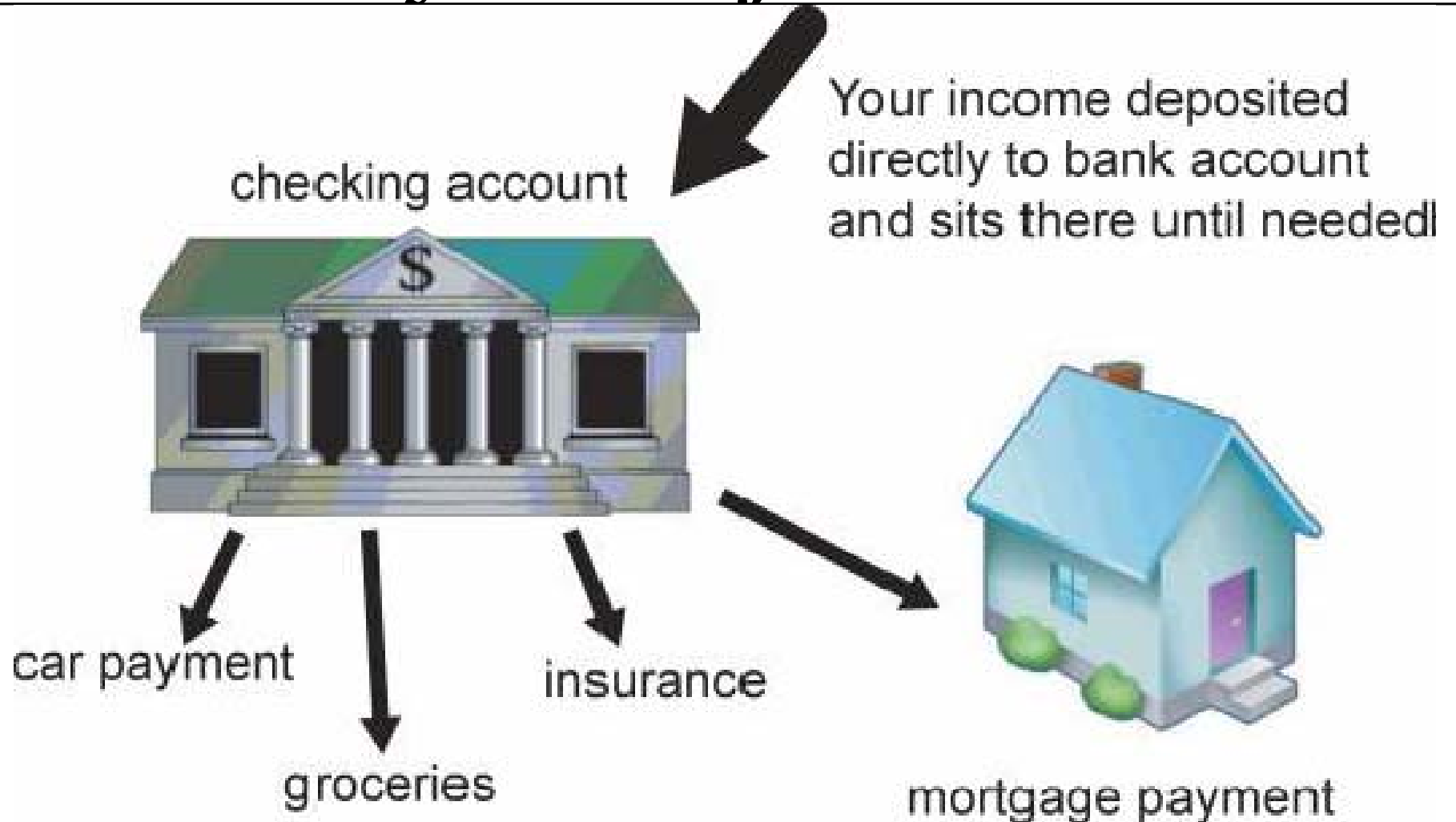
~~Checking~~

~~Savings~~

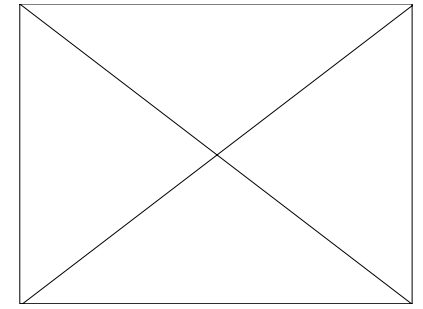
Get Your Money Working for You like a Hebrew Slave- and not the Bank!

Presently...

Your Money Works for the Banks



You need to Understand Money Works ALL the time!!!!



- **24 hours a day**
- **7 days a week**
- **365 days a year**
- **It doesn't take vacations**
- **It doesn't call in sick**
- **It never sleeps**
- **It just works and works and works!**

Do you have your money working for you?

~ or ~

**Do you have your money working for the
bank?**



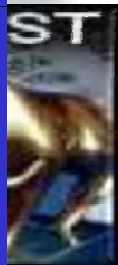
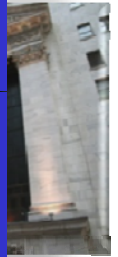
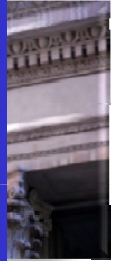
Investing Money Traditionally

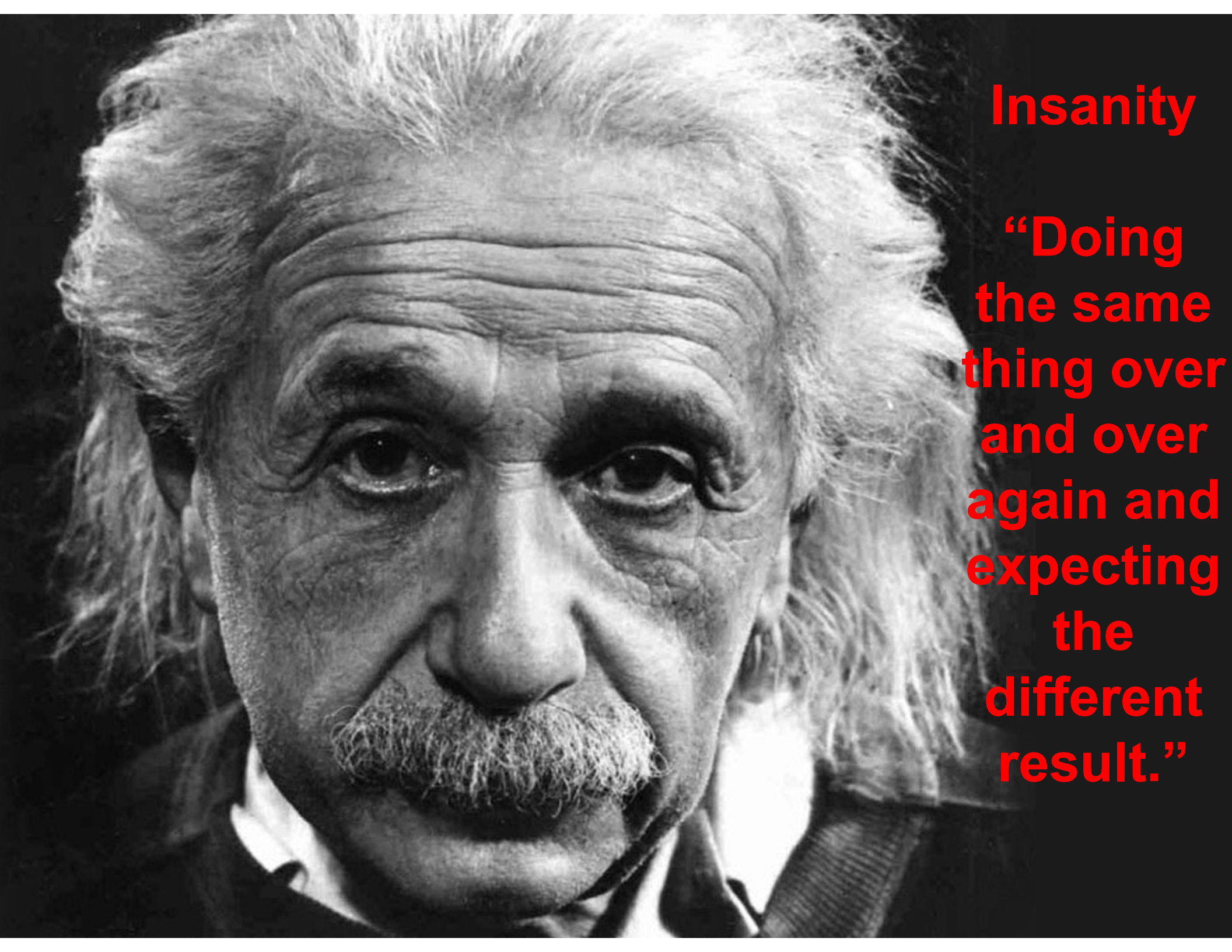
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Savvy Investors Invest in a proven known commodity, a safe risk free smart and prudent investment in their 30 year frontend loaded compound interest mortgage

Applied to your first mortgage

460% Interest Cancellation **\$4600**





Insanity

“Doing the same thing over and over again and expecting the different result.”



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Four Key Money Saving Principles

1. Interest Accumulation
2. Interest Float
3. Interest Cancellation
4. Strategic Payoff

Prepayment Example

200,000 Mortgage

6% For 30 Years

\$1,199 First Monthly Payment

\$5,000 Additional Principal Payment

(Under The Mattress Money)

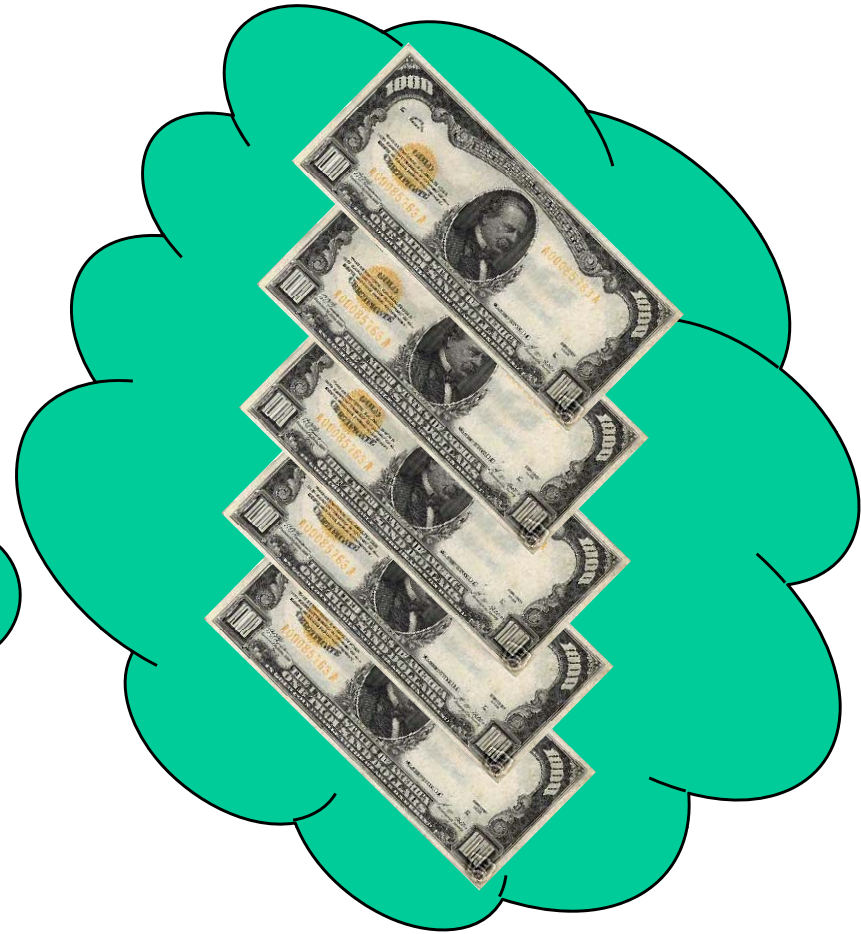
\$6,199 Total First Payment

Prepayment Savings Example

\$195,000	New principal loan balance
6%	Interest rate
\$ 1,199	Monthly payment
359	Months 23 Months
\$231,677	Original interest paid
<u>\$203,373</u>	New interest paid
\$ 28,304	
<u>-\$ 5,000</u>	Additional principal payment
\$ 23,304	Total Interest Savings

The Problem?

*Where's that
\$5,000?*



And the next...

and the next...

We have to create a Pot of Gold!



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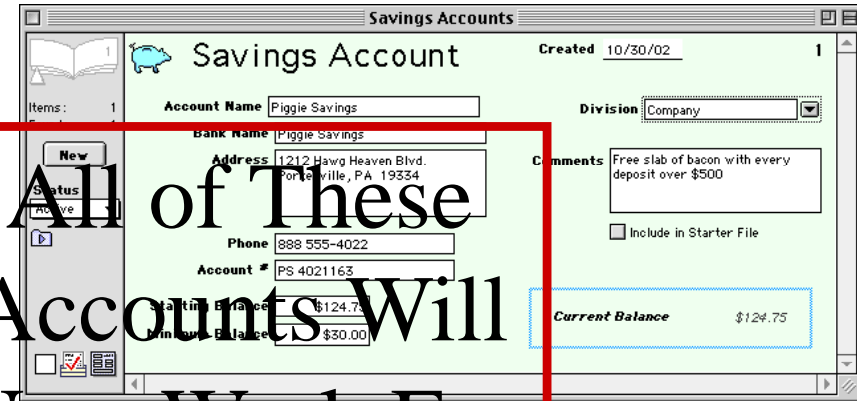


Home Equity Line of Credit (HELOC)



\$60,000

**Advance Line or
Home Equity
Line of Credit
Credit Card
Personal Line of
Credit**



**All of These
Accounts Will
Now Work For
You Through**

Checking



Credit Cards

MMA Software

Checking

Savings

Credit Cards

Car Payment



Car Payment

Money Merge Account

HELOC or CREDIT CARD Functionality

- **Becomes your primary checking account**
- **Deposit all of your income into this account**
- **Pay all your bills from this account**

To Receive Optimum Performance of Credit Card or HELOC

- **Deposit the all money each month into this account**
- **Keep it in there as long as possible!!!**

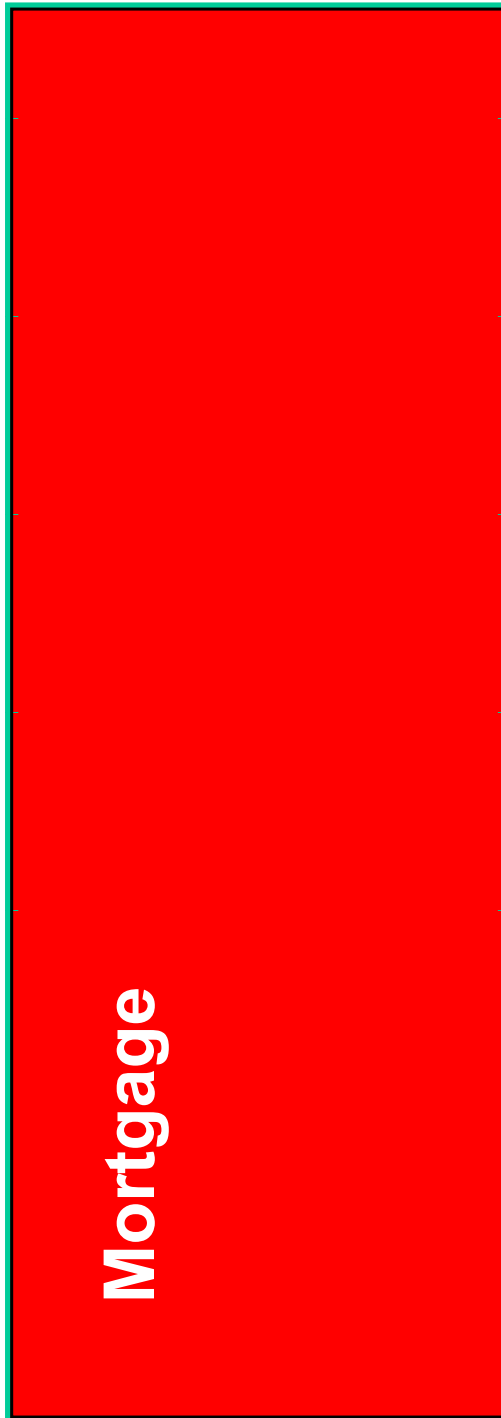


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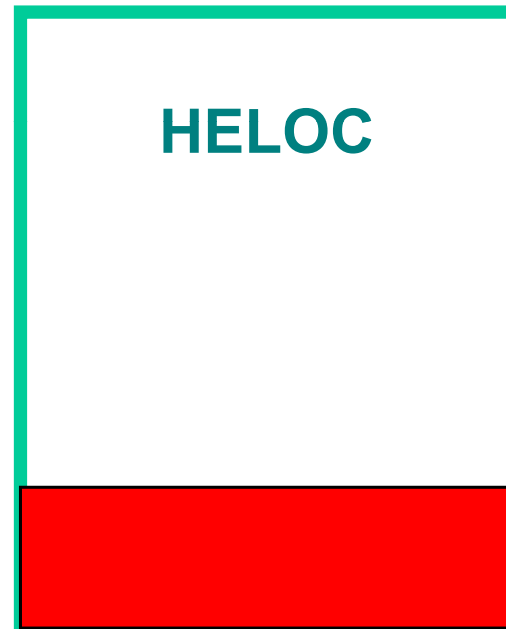
\$200,000

\$195,000



- \$5,000 Funds Transfer
 + \$5,000 Pay Check
 \$ 0

You just cancelled interest on
 Heloc and 1st mortgage.

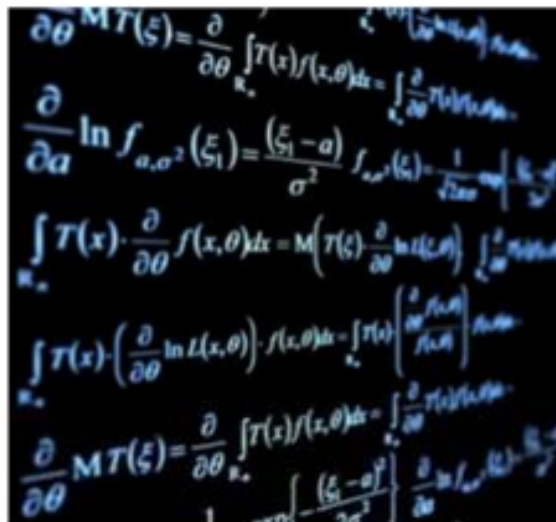


Bank Like a Bank



Computes the optimal time to leverage money to pay off your debts and cancel interest.

Sounds simple, but it is millions of lines of codes and multiple math algorithms hard at work.



Ever since banks opened their doors, they have relied on math and timing to make money work.

Now it's your turn to bank like a bank.





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Sample Family

John and Rebecca Jones

\$5,000 **Monthly income**

-\$4,000 **Living expense (mortgage, car etc)**

\$1,000 **Discretionary income**

1st Month

\$57,500
Available
Credit

HELOC

**\$3,500 Money Merge Account
System Fee**

\$4,000 Household Expenses

\$5,000 Income

\$2,500 Average Daily Balance

**The Equity
In The Walls**

\$20.83

Interest

2nd Month

\$58,500
Available
Credit
Balance
HELOC



\$2,500 Starting Balance

\$4,000 Household Expenses

\$5,000 Income

\$1,500 Average Daily Balance

\$12.50

Interest

3rd Month

\$55,824.23



**Available
Credit
Balance**

HELOC

\$1,500 Starting Balance

\$4,000 Household Expenses

\$5,000 Income

\$500 Average Daily Balance

\$3675.77 To Pay Down The Principal!

3 month total
\$68.13

Interest

**Reduced Mortgage By
18 months**

Interest Cancellation

\$17,249

6th Month

\$55,904

**Available Credit
Balance**



HELOC

\$2175.77 Average Monthly Balance

\$4,000 Household Expenses

\$5,000 Income

\$1,175.77 Average Monthly Balance

\$2,920.23 To Pay Down The Principal!

6 Month Total

Interest Cancellation

\$29,523

6 Month Total

\$146.85

6 Month Total

Reduced Mortgage By

37 Months

Fast Forward To Month 12

Look At The Results!

**12 Month Total
Interest Cancellation**

\$50,862

**12 month total
\$297.89**

**Reduced Mortgage By
53 Months**

Watch What Happens To Principal!

	<i>Principal</i>	<i>Interest</i>	<i>Balance</i>	<i>Equity</i>	<i>Paid</i>
<i>Month 1</i>	\$199.10	\$1,000			
<i>Month 2</i>	\$200.10	\$999			
<i>Year 1</i>	\$275.04	\$988.77	\$197,543	\$2,457	\$14,389
<i>Year 5</i>	\$267.22	\$931.88	\$186,108	\$13,891	\$71,946
<i>Year 10</i>	\$360.44	\$838.66	\$167,371	\$32,628	\$143,891
<i>Year 21</i>	\$696.23	\$502.89	\$99,877	\$100,123	\$302,173
<i>Year 30</i>					\$431,677

Just After One Year Of Using The Money Merge Account.....Your Principle Each Month Has Accelerated From **\$210.33** To **\$275.04**



The Masters Weekend

A Gathering of Experts

	Money Merge Account Program	Conventional Program
Starting Balance	\$200,000	\$200,000
Repayment Time	Balance in 1 Year \$184,811	Balance in 1 Year \$197,543
	10.4 years	30 years
Total Interest Paid	\$70,422	\$231,677

Total Interest Savings  **\$167,219**



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Real Life Example

**Earning \$ 5,000. / Spending \$ 4700.
Discretionary. - \$ 300. / Fluctuates**

What Can You Do

With an Extra \$ 300.00?

INCOME



CREDIT LINE



MORTGAGE



Income
\$300

A cartoon illustration of a man in a brown suit and hat, carrying two large money bags with dollar signs on them. The illustration is set within a white rectangular frame inside a teal rounded rectangle.

Credit
Line

Mortgage

INCOME



CREDIT LINE



MORTGAGE



Income

Credit
Line

Mortgage

\$300

A cartoon illustration of a man in a suit and hat, carrying two large money bags with dollar signs on them, representing a mortgage payment.

INCOME



CREDIT LINE



MORTGAGE



Income

\$300

Idle Money

A cartoon illustration of a man in a suit and hat carrying two large money bags. The man is smiling and looking to the right. The money bags are tied with ribbons and have dollar signs on them.

This block contains the text 'Income', '\$300', and 'Idle Money' in a blue serif font. Below the text is a white rectangular area containing the cartoon illustration of a man carrying money bags.

Credit Line

This block contains the text 'Credit Line' in a white serif font, oriented vertically. A white arrow points from the right side of the 'Income' block to the left side of this block.

Mortgage

This block contains the text 'Mortgage' in a white serif font, oriented vertically. A white arrow points from the right side of the 'Credit Line' block to the left side of this block.

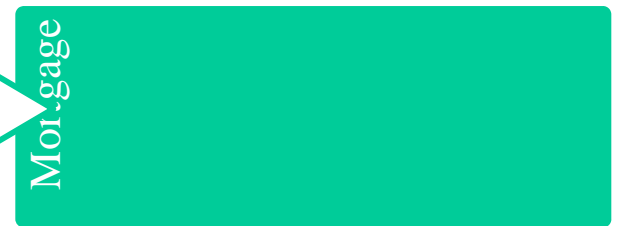
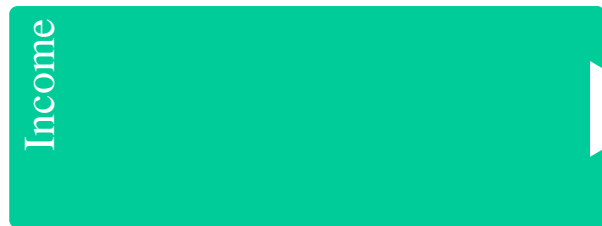
INCOME



CREDIT LINE



MORTGAGE



INCOME



CREDIT LINE



MORTGAGE



Income

Credit Line

Mortgage

Interest Savings
\$100,000+



Decrease mortgage term by 13 years

Conclusion



Working for Bank

- \$300 sitting dollars
- Waiting for an emergency to happen
- True Cost = losing \$100,000 or more in interest paid



Working for You

- \$300 working for you
- Always have access to your money
- True Cost = potentially keeping \$100,000 or more in interest not paid to the bank, interest saved

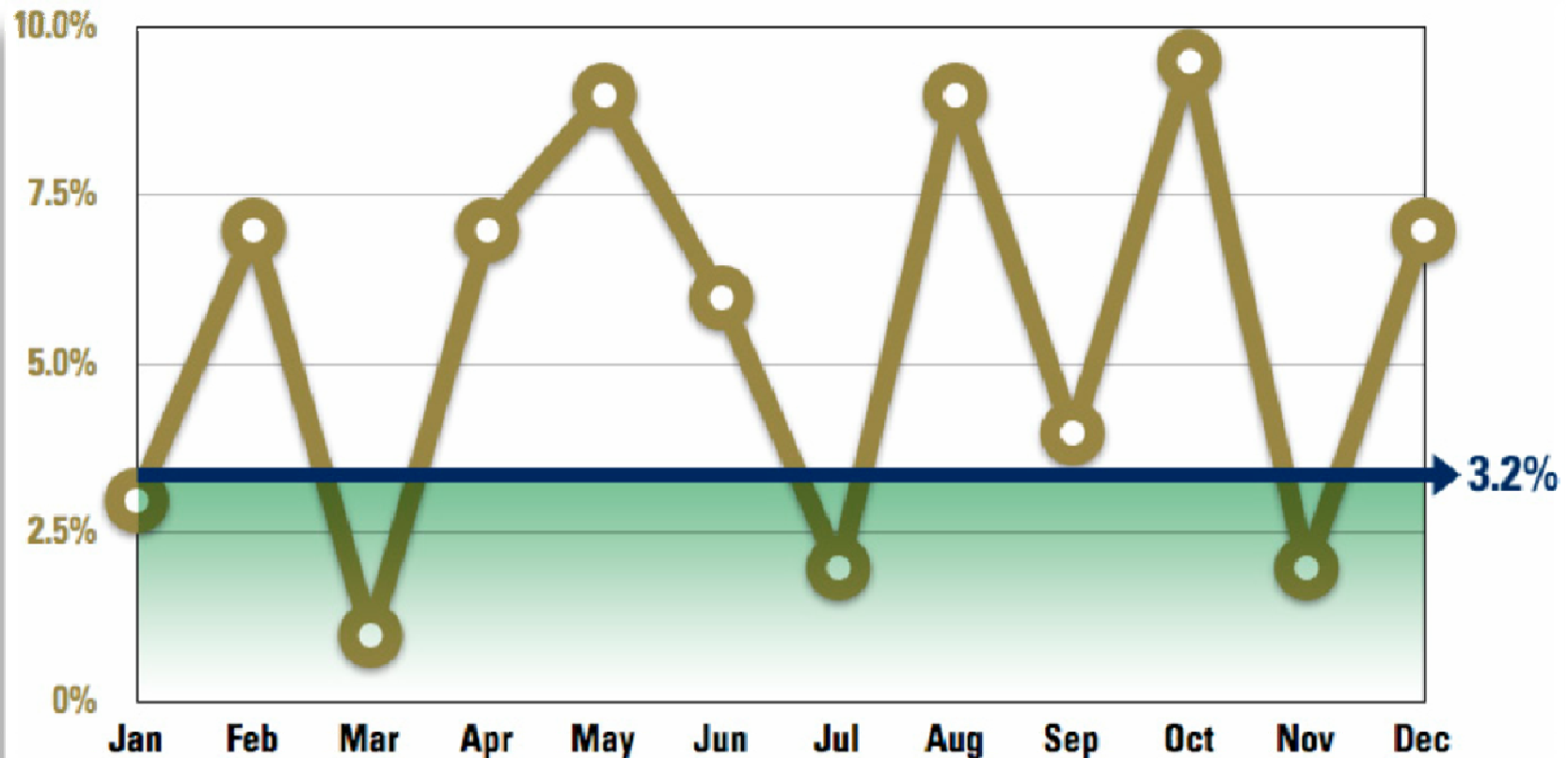
Four Required Components to Pay Off Your Debt in Record Time

- Your Debt
- Advance Line of Credit (ALOC)
A Home Equity Line of Credit, Personal or Business Line of Credit, or even a credit card will work, as long as it has the correct characteristics required by the Money Merge Account™ program
- Checking and Savings Accounts
- Money Merge Account Program



Interest Cancellation Effect

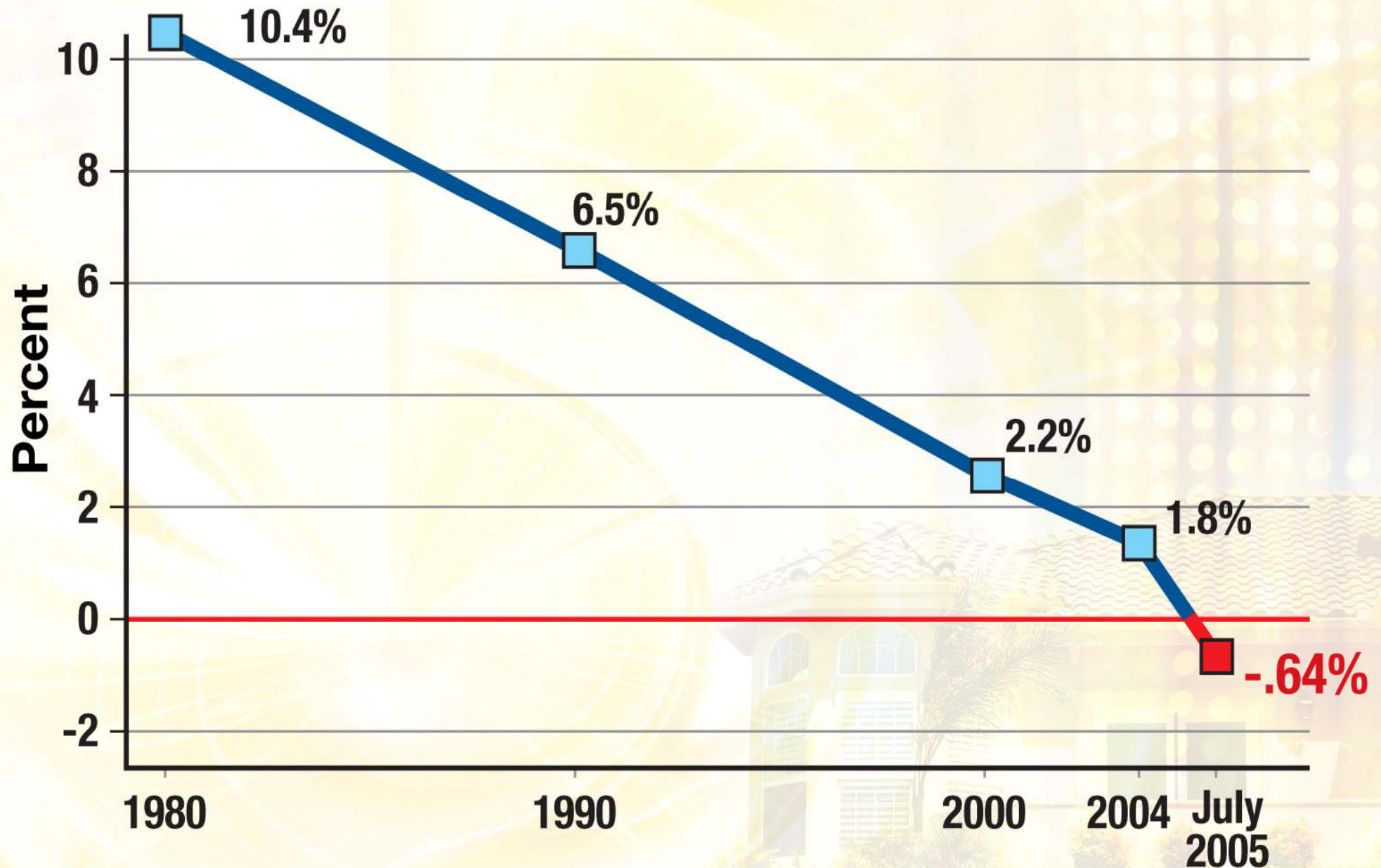
The True Effective Interest Rate Paid



For Illustration Purposes Only

The Grim State of American Savings

Personal Savings Rate (PSR) - in America



The Road Ahead



Last year in 2007 Hallmark Greeting

People

- The average
- **Social Security** in obligations is
- **USA TODAY** (2007) **jeopardy** part time after (Wal-Mart)



young ones

\$2700 put away **has \$12.7 trillion**

etc. living (K) Plan is in or ob, (Welcome to

One hundred year old birthday cards

- 12 % believe that they'll NEVER be able to retire.

Total Amount Needed for Retirement -

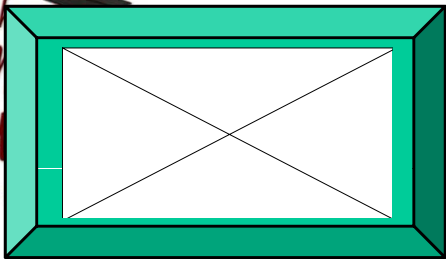
	Amount Needed per Month						
# Years in Retirement	\$3,000/Mo	\$5,000/Mo	\$7,500/Mo	\$10,000/Mo	\$12,000/Mo	\$15,000/Mo	\$20,000/Mo
5 years	\$196,349	\$327,248	\$490,872	\$654,496	\$785,395	\$981,744	\$1,308,992
10 years	\$430,072	\$716,787	\$1,075,181	\$1,433,575	\$1,720,290	\$2,150,362	\$2,867,149
15 years	\$708,285	\$1,180,475	\$1,770,713	\$2,360,950	\$2,833,141	\$3,541,426	\$4,721,901
20 years	\$1,039,455	\$1,732,426	\$2,598,639	\$3,464,852	\$4,157,822	\$5,197,277	\$6,929,703
25 years	\$1,433,664	\$2,389,440	\$3,584,159	\$4,778,879	\$5,734,655	\$7,168,319	\$9,557,759
30 years	\$1,902,909	\$3,171,516	\$4,757,273	\$6,343,031	\$7,611,637	\$9,514,547	\$12,686,062
35 years	\$2,461,475	\$4,102,459	\$6,153,689	\$8,204,918	\$9,845,902	\$12,307,377	\$16,409,837
40 years	\$3,126,364	\$5,210,607	\$7,815,911	\$10,421,214	\$12,505,457	\$15,631,821	\$20,842,428

This chart starts with Y2005 dollars and uses an average of 3.49% inflation per year.

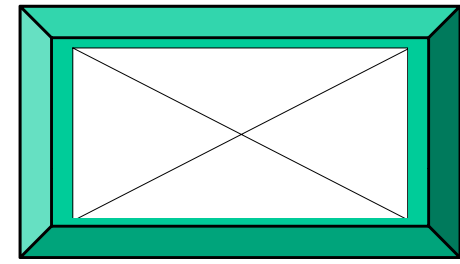
“The Money Merge Account is
the next 401K.”

Time is Life's
most VALUABLE
commodity





TRANSFORMING DEBT *into* WEALTH



Create A Retirement Nest Egg

Understanding the Time Value of Money

- Your home is PAID OFF in 10.4 years
- For the remainder of the 19.6 year mortgage

\$1,199.10 per month

\$1,000.00 discretionary income



6%

\$973,000



8%

\$1,231,000



10%

\$1,575,000



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COMPARATIVE ANALYSIS



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FINANCIAL OPTOMETRIST

Time to Focus on Basic Common Sense!

MMA Way

or

Bank's Way

~~\$70,422~~ Pay _____ in interest?

~~10.4~~ Pay _____ ~~\$1,199~~ in monthly payments?

Pay your house in full ~~50~~ age _____?

~~\$3,500~~ Invest _____?

Retirement ~~\$1,000,000~~ _____?

~~\$231,677~~ Pay _____ in interest?

~~30~~ Pay _____ ~~\$1,199~~ in monthly payments?

Pay your house in full ~~70~~ age _____?

~~\$167,219~~ Loss _____ of extra monthly payments?

Retirement Account ~~0~~ _____?

For the **SAME** house!!

It is not necessary to make a choice between the two - **you are already doing one of them.**



The
Masters
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**10
Years**

**30
Years**

Your Choice

Do you really have to chew on it?

It's a...



No Brainer!



The FACT Is You are Going to Write A Check:



Washington Mutual Date Today

PAY TO THE ORDER OF United First Financial \$ 3,500
Three Thousand Five Hundred DOLLARS

Washington Mutual Bank
Henderson, Nevada

For Money Merge Account
Memo

Check void after 11/15/08

Signature _____



or

Washington Mutual Date Today

PAY TO THE ORDER OF Countrywide Mortgage \$ 167,213
One Hundred Sixty Seven Thousand Two Hundred & Thirteen DOLLARS

Washington Mutual Bank
Henderson, Nevada

Mortgage Interest
Memo

Check void after 11/15/08

Signature _____

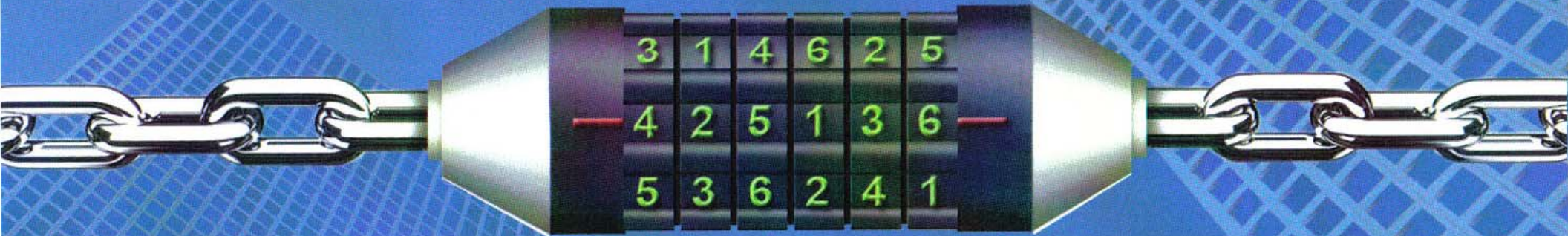


Fact Is: You will put your name on one of them!

I Think I Can Do All Of This Myself

- **I am going to start saving for my retirement monthly**
- **I will pay more \$\$ on my mortgage each month**
- **I am going to eat only healthy food**
- **I am going to go to the gym three times a week**
- **I am going to keep every New Years resolution I make**

Can You Guess the Combination? 6 Variables



720

Possible Combinations

Find out what your Savings would be. How Quickly can you Payoff your Mortgage!

Prepared For: John Jones
 123 Main Street
 Any Town, UT 84065
Customer ID: MAD13-6808

14950 S Pony Express Road
 Bluffdale, UT 84065
UFIRST
 UNITED FIRST FINANCIAL
 Phone 866-307-3201
 Fax 801-516-1427

This report illustrates the results that can be achieved by establishing a Money Merge Account. The accuracy of this report is consistent with the information supplied by you.

You have been pre-qualified for the Money Merge Account to decrease your scheduled interest by \$161,248.85. Through the Money Merge Account you are eligible to pay less interest than compared to a standard 30-year mortgage at 2.086% fixed.

Current Liabilities		
Existing Debt (to be paid off)	Balance	Payments
ABC Bank (1st Position)	\$200,000.00	\$1,199.10
Money Merge Account	\$3,500.00	\$0.00
Total Monthly Fixed Expenses	\$203,600.00	\$1,199.10

Net Income		
Employer	Interval	Amount
Xerox Corp	Monthly	\$5,000.00
Total Monthly Net Income		\$5,000.00

Income Analysis		
Total Monthly Net Income	\$5,000.00	
Total Monthly Fixed Expenses	-\$1,199.10	
Current Monthly Discretionary Income	\$1,000.00	
Monthly Living Expenses (bills, entertainment, spending money)	\$2,800.80	X

With the Money Merge Account, the above listed mortgage and debts will be paid off without adjusting monthly living expenses in 10.4 years.

Proposed Liability Structure			
	Balance	Escrows	Payment
ABC Bank	\$200,000.00	\$0.00	\$1,199.10
Money Merge Account	\$3,500.00		\$26.25
Total	\$203,600.00		\$1,226.35
	Monthly Payment Savings		(\$28.25)

The above information is for comparison purposes only. Results will vary depending on each individual's spending habits and future financial circumstances. Individual qualification is required for the Money Merge Account. The information contained herein does not constitute an offer or a solicitation to lend or extend credit. United First Financial does not provide accounting, tax, legal, real-estate, mortgage or investment advice as part of the Money Merge Account Program.

By signing this financial analysis report you are confirming the accuracy of the information listed above. The performance of the MMA product can be increased or decreased based on your mortgage interest rate, income, assets and/or liabilities.

Amortization Comparison
 Prepared for: John Jones
 MAD13-6808

ABC Bank				Money Merge Account			
Current Amount	\$200,000.00	Current Amount	\$3,500.00				
Interest Rate	6%	Note Rate	9%				
Remaining Term	360	Available Amount	\$25,000.00				
Interest Payment	\$1,000.00	Program Start Date	10/1/2007				
Principal Payment	\$199.10	Monthly Expenses	\$2,800.90				
Escrow Amount	\$0.00						
Total Payment	\$1,199.10						

Current Debt Amortization				Money Merge Account Amortization			
Year	Total Debt	Total Debt Paid	Total Interest	Year	1 st MTG Balance	Total Debt Paid	Total Interest
1	\$197,543.99	\$2,456.01	\$11,933.19	1	\$188,945.68	\$14,554.32	\$11,834.88
2	\$194,936.50	\$5,900.00	\$7,149.80	2	\$173,472.30	\$30,027.70	\$22,750.70
3	\$192,169.90	\$7,851.80	\$35,326.90	3	\$157,044.57	\$46,455.43	\$32,712.17
4	\$189,227.13	\$10,770.87	\$46,795.93	4	\$139,603.60	\$63,866.40	\$41,665.40
5	\$186,100.00	\$13,710.00	\$59,054.56	5	\$121,161.90	\$82,413.10	\$49,500.50
6	\$182,790.00	\$17,000.00	\$69,131.00	6	\$101,714.13	\$102,071.87	\$56,600.33
7	\$179,277.07	\$20,113.13	\$80,003.27	7	\$80,586.86	\$122,943.14	\$61,100.26
8	\$175,541.11	\$24,119.89	\$90,668.41	8	\$58,329.29	\$145,101.71	\$66,600.88
9	\$171,580.00	\$28,400.00	\$100,000.00	9	\$35,600.00	\$168,000.00	\$71,000.00
10	\$167,371.60	\$32,840.00	\$111,263.60	10	\$12,600.00	\$193,600.00	\$74,600.00
11	\$162,900.00	\$37,500.00	\$121,184.36	11	\$0.00	\$220,000.00	\$77,500.00
12	\$158,169.90	\$42,350.00	\$129,829.99	12	\$0.00	\$247,000.00	\$80,000.00
13	\$153,182.42	\$47,350.00	\$140,162.02	13	\$0.00	\$274,000.00	\$82,000.00
14	\$147,930.00	\$52,500.00	\$149,223.91	14	\$0.00	\$301,000.00	\$83,500.00
15	\$142,427.98	\$57,800.00	\$157,926.98	15	\$0.00	\$328,000.00	\$84,500.00
16	\$136,670.69	\$63,226.31	\$166,297.69	16	\$0.00	\$355,000.00	\$85,000.00
17	\$130,671.65	\$70,328.35	\$174,288.05	17	\$0.00	\$382,000.00	\$85,000.00
18	\$124,427.94	\$77,122.06	\$181,883.54	18	\$0.00	\$409,000.00	\$85,000.00
19	\$117,946.24	\$84,334.76	\$189,060.04	19	\$0.00	\$436,000.00	\$85,000.00
20	\$109,207.66	\$91,892.34	\$195,791.66	20	\$0.00	\$463,000.00	\$85,000.00
21	\$99,877.76	\$100,122.24	\$202,050.96	21	\$0.00	\$490,000.00	\$85,000.00
22	\$89,246.43	\$108,753.57	\$207,808.83	22	\$0.00	\$517,000.00	\$85,000.00
23	\$82,062.73	\$117,917.27	\$213,034.33	23	\$0.00	\$544,000.00	\$85,000.00
24	\$72,353.84	\$127,646.16	\$217,694.64	24	\$0.00	\$571,000.00	\$85,000.00
25	\$60,024.43	\$137,976.10	\$221,754.90	25	\$0.00	\$598,000.00	\$85,000.00
26	\$45,088.88	\$148,941.12	\$225,176.08	26	\$0.00	\$625,000.00	\$85,000.00
27	\$39,416.50	\$160,583.50	\$227,924.90	27	\$0.00	\$652,000.00	\$85,000.00
28	\$27,086.04	\$172,943.96	\$229,963.64	28	\$0.00	\$679,000.00	\$85,000.00
29	\$13,933.23	\$186,066.77	\$231,120.03	29	\$0.00	\$706,000.00	\$85,000.00
30	\$0.00	\$200,000.00	\$231,677.04	30	\$0.00	\$733,000.00	\$85,000.00

Savings Summary					
Final	Months Paid	Months Saved	Years Paid	Years Saved	Interest Saved
3/2018	125	235	10.4	19.6	\$161,248.85

Proposed Investment Return
 Prepared for: John Jones
 MAD13-6808

The following graph illustrates the potential cash accumulation you may experience by paying your mortgage off in 10.4 years using the Money Merge Account, and then refocusing your discretionary income and fixed expenses for the years that would have been remaining on your standard mortgage schedule (This graph refers to Potential Cash Accumulation scenario 1).

Potential Cash Accumulation Table					
Starting Principal	\$0.00	Starting Principal	\$0.00	Starting Principal	\$0.00
Rate of Return	4%	Rate of Return	6%	Rate of Return	8%
Num of Months	235	Num of Months	235	Num of Months	235
Mon Investment	\$2,199.10	Mon Investment	\$2,199.10	Mon Investment	\$2,199.10
Scenario 1	\$782,378.17	Scenario 2	\$980,218.43	Scenario 3	\$1,242,208.98

This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA.

This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA.

This is the projected cash accumulation you could have in the months saved on your mortgage with the MMA.

The information on this page is intended for the sole purpose of displaying future cash accumulation possibilities. In no way is it an offer or solicitation for investments or investment advice. United First Financial does not provide investment services or advice.

Thank You-- for your time and consideration!



The 
Masters
Weekend

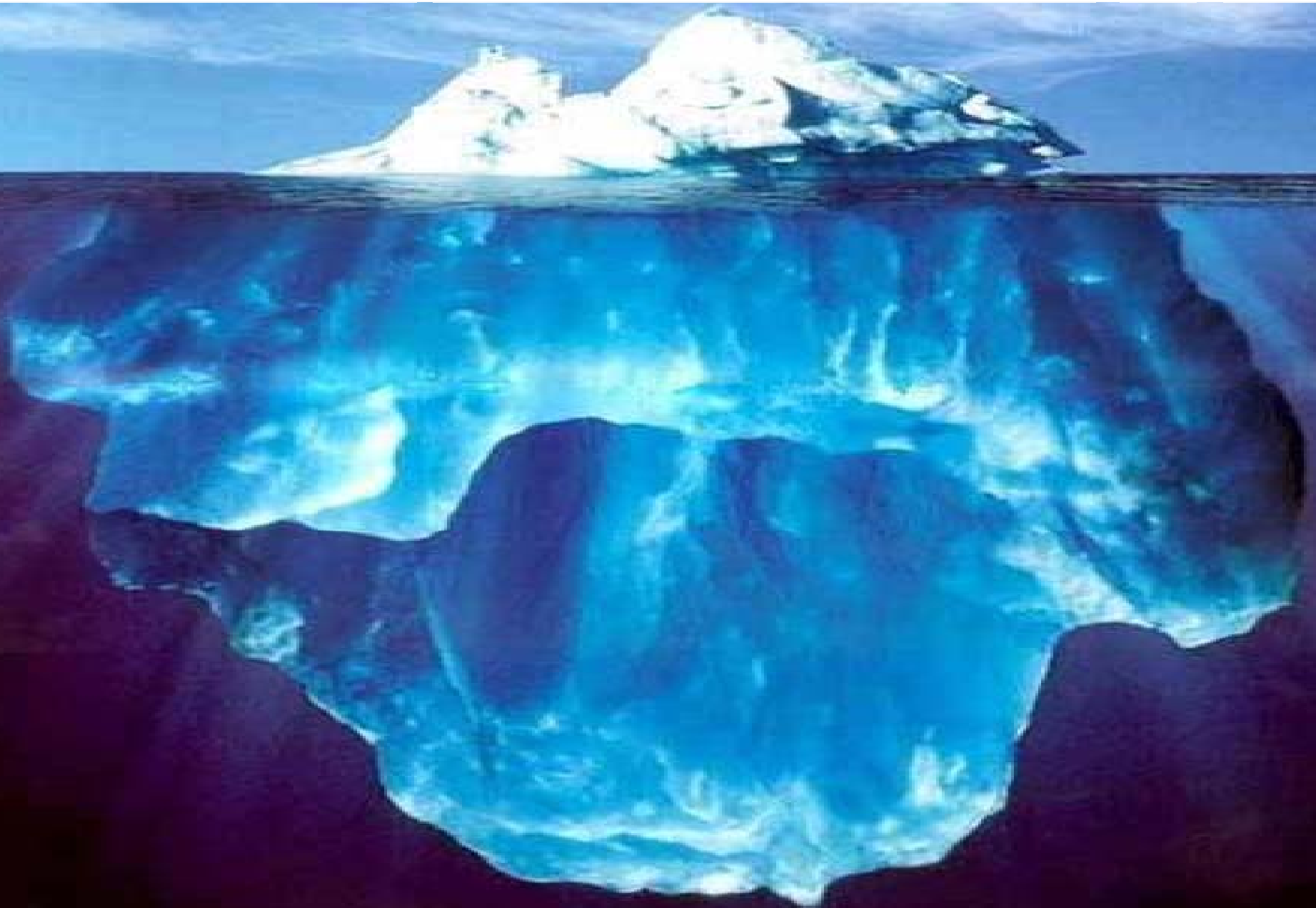
A Gathering of Experts

**Thank You...Your Time
Was Appreciated Today!**

Right now United First Financial grows at a rate of 33% a month it doubles in size every 90 days. With over 70,000 members involved with the company in the last 12 months alone.

In the next 5 years it will be difficult to find someone in the United States who is not using this service.

Know anyone with a Mortgage?





UNITED FIRST FINANCIAL



Business Opportunity
&
Income Potential





Independent Agent

Commission Plan

Registration Fee

\$175.00

What you get for \$175

- Online training and certification at U1st University
- Authorization to promote the Money Merge System
- Access to analysis software and demo system
- Open communication with national headquarters
- Receive tax benefits of a home-based business



Your own unique URL (replicated website)

Agent Back Office

Your Personal Information
303-334-5555
www.u1stfinancial.net/yoururl

UNITED FIRST FINANCIAL

- Home
Money Merge Account
Testimonials
About United First Financial
Register New Agent

MORTGAGE-FREE
BE MORTGAGE-FREE IN LESS THAN HALF THE TIME
MONEY MERGE
m
w

FREE Money Merge Account Analysis

Your Name Here, Independent U1st Agent



Through an innovative program called the Money Merge Account, homeowners across the nation are paying off their mortgages in as little as 1/2 to 1/3 the time.

Seminars and Webinars

Join us for a free Money Merge Account 100 seminar in cities across the country to learn more about the Money Merge Account and see firsthand how it will work for you.

- Seminar & Webinar Schedule

Welcome to U1st Financial

Introducing the Money Merge Account, a powerful tool to help you fulfill your dream of home ownership and save money for your future.

- Email Financial Services Corporation
Money Merge Account Flash Video
Money Merge Account video tour
Why United First Financial?



Distribution of the \$3,500

The Company \$1,000

Commissions and Overrides	\$2,275
<u>Bonus Pools</u>	<u>\$ 225</u>

TOTAL PAID \$2,500

Commissions and Overrides are paid daily!
Bonuses are paid monthly.

Promotional Assistance

- ✓ 10 National MMA Webinar Orientations per week!
- ✓ Over 25 National Training Webinars per week!
- ✓ Live, local weekly MMA Orientations!
- ✓ Outstanding Sales Aids & Promotional Items!



Plus, we will assist you in developing a personalized promotional campaign with your past, present & future clients through special Webinars and local training classes.

Commission Schedule

All new Agents are classified as Associates and start with a \$900 commission

\$900 per sale

First 2 sales are split with a Trainer (50 /50)

Trainer receives ½ credit for each 'training sale'
New Agent receives 1 credit for each 'training sale'

Promotional Guidelines

1 Sale = 250 Points

Every Recruit you Recruit Personally = 50 Points

Personal Recruit Bonus = \$75

Commission & Overrides

Level	Commission	Points	Personal
<u>Branch Manager</u>	\$1500	11/12	Total
<u>Director Manager</u>	\$1300	8000	3
<u>Division Manager</u>	\$1200	6000	3
<u>District Manager</u>	\$1100	4000	3
<u>Senior Associate</u>	\$1000	2000	2
<u>Associate</u>	\$ 900	250/3	Recruits

Override Example

You are a Branch Manager

Mary is a Division Manager

Mary recruits Bob

Bob makes first sale

Bob earns a split \$450

Mary earns \$450 split on Bob's sale, plus \$300 ($\$1,200 - \900) for a total override of \$750 ($\$450 + \300) on Bob's first sale.

You, as Branch Manager receive an override of \$300 ($\$1,500 - \$1,200$) on Bob's sale!

\$1,500 Branch Manager

\$1,300 Director

\$1,200 Division Manager

\$1,100 District Manager

\$1,000 Senior Associate

\$900 Associate

Management Overrides

Level 1 Branch Manager \$225

Level 2 Branch Manager \$125

Level 3 Branch Manager \$125

Level 4 Branch Manager \$75

Level 5 Branch Manager \$75

Level 6 Branch Manager \$75

Bonus Pools

\$225 per sale

Personal Production	\$60	3 sales per month
---------------------	------	-------------------

Branch Manager	\$65	15 sales in <u>your</u> Branch
----------------	------	--------------------------------

Senior Branch Manager	\$40	2 level I – 20 sales
-----------------------	------	----------------------

Executive Branch Manger	\$30	4 Level I - 35 sales
-------------------------	------	----------------------

Senior Executive Branch Manager	\$30	6 Level I - 75 sales
---------------------------------	------	----------------------

Bonuses are paid
monthly.



**Its Time to Get Your Multi-Million Dollar Career
\$ Off The Ground \$**



The Sky is Not the Limit, When there are Footsteps on the MOON



**65 Million US Mortgages
This Opportunity is Enormous! Seize it!**

Think about it, who do you know that won't buy it?