

::HEY YOU, GET READY TO LEARN::

This may **NOT** be what you are expecting to read, which is exactly what we want. Remember, we're not bankers ...we actually compete against the banks for your business.

With that being said, why should you to read some boring pamphlet or bank brochure? We may as well just sit you down, paint a wall, and get you to 'keep an eye on it for us.

Ok, we better make this fun and exciting to read. As **fun and exciting** as a mortgage strategy ebook can be.

So lets get down to business...

### Why The Inflation Hedge Mortgage Strategy?

Ultimately, the Inflation Hedge Mortgage Strategy will help protect you against problems you may not even know you have. Yes, that's right, you may not know everything. We are willing to bet **you love to learn though**.

Never in the last 50 years have interest rates been so low. What a great opportunity to purchase a home and save thousands of dollars in needless interest charges over the years. Clasp your hands together, and thank the heavens you were born at the right place and the right time – YES!

Before you count your lucky stars, just wait a minute ...

**What happens when you renew your mortgage at what may be a significantly higher interest rate?**

What if choosing a variable rate mortgage would save you **THOUSANDS** but you're not correctly informed?

See, you didn't know you had these problems. No sweat, we have your back.

### Timeless Mortgage Humor...

It's almost time to pull the curtain away and reveal how the Inflation Hedge Mortgage Strategy works and how **ANYONE can apply it**.

But before we reveal everything and make the banks cringe, we want to ask you one question:

1. Do you think the banks **REALLY** want to help you save money?

Honestly, just thinking about this seems comical to us. Hmm ...do the banks have a position for someone to analyze all their clients' information and go out of their way to save them money?

Crickets? ... Ok maybe that must only be funny to us.

All right, earth shattering humor aside ...We are **HERE** to **help** you ultimately **save money**, protect you from future payment shock, adjust your mortgage for inflation and advise you on a big pile of borrowed money.

### Nuts And Bolts...

Let's just place a little 'what if' scenario out there...

What if today your interest rate is 3.50% and your monthly mortgage payment is \$2,500. And in 5 years you renew your mortgage at 5.50%. Now your mortgage payment jumps up to \$3,100. This is a \$600/month **future payment shock**.

And recapping all this information...

- 3.50% -> \$2,500/month payment
- 5 years of your life rolls by. It goes fast hey!
- 5.50% -> \$3,100/month payment
- OH MY -> \$600/month **Future Payment Shock**

How would you **FEEL TODAY** paying an extra \$600/month on your mortgage? I'm guessing not that great.

In 5 years time, without a shadow of a doubt, you'll have the extra money to cover this future payment shock ...But what about other increased expenses? Maybe you'll have a kid, dog, husband/wife, boat (enter your imagination here). Isn't life grand (:

...So how do we protect you from this **PAYMENT SHOCK**?

As interest rates increase throughout your mortgage term we have arranged a fancy computer system to notify you of these small incremental changes.

Instead of one, large **future payment shock**, or lump sum payment increase, we will help you make small manageable payment adjustments. We'll be there **every step of the way**.

Deep breaths sucking in ...we recommend small payment increases, throughout your mortgage term instead of one large increase (shock) at the end. By making these strategic adjustments you significantly reduce your mortgage balance, adjust your mortgage for inflation and ... drum roll please...**protect yourself** from future payment shock.

Holy, was that a mouthful or what?

Basically, the on line Inflation Hedge Mortgage Strategy tool will notify you of these strategic movements in interest rates by email. This is a **FREE** service too - nice.

When the time is right and your friends, family, co-workers **OR YOU** have a mortgage related need, we know you'll have a BIG moment of clarity and think of us. Awe, thanks (:

### So, Why Won't The Banks Do This For Me?

To be honest, we don't think the banks even know about future payment shock.

If they don't know about it, how can they help protect you and your family?

The banks are really going to cringe at this, but you'll love it ...If you make small adjustments to your mortgage payment your mortgage balance will be **SIGNIFICANTLY LOWER** than had you done nothing.

In some cases, we have been able to show clients how to reduce their mortgage balance by over **\$25,000** vs. the "do nothing" bank "strategy."

How would you feel today if your mortgage balance was \$25K lower?

Now, let your hamster run full speed inside your head, ...how much interest would you save if your mortgage is \$25K lower. Well, that's **WHY** your bank won't be helping you like we can. **THEY LOSE MONEY ...BIG TIME.**

### How The Heck Can I Use The Inflation Hedge Mortgage Strategy?

Great! We love answering questions we know the answer too.

Mosey on back to Money In Your Mortgage and click the Inflation Hedge Mortgage Strategy button. Its' BIG and **BLUE**, you can't miss it. From there, mouse over and click the "Sign Up Now" button. Register yourself online - That's It!

We thought about making you call us, running through all your details and having a nice little chat about the weather. But we thought you'd like us a lot more if we saved that chat for later. Trust us, its' too simple for you to fail.

### Hear That? There Is A 'Big' Woman Singing - It's All Over Now...

Well, that's pretty much it... We had some good times and a couple laughs along the way.

Now is a great time to head back to where you downloaded this ebook, move your mouse around a bit and sign yourself up. While you're at it, email this ebook to your friends, post it on your facebook wall or blast it on twitter. All methods of sharing are encouraged.

Oh, before we go ...**Thanks** for reading this far.

Cheers,

## Mortgage Brokers From Across Canada