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The Future of the Mortgage Industry



Accelerated Equity Strategies

UFirst and the Money
Merge Account System

Create an Extraordinary Life

Tony Robbins



UNITED FIRST EXECUTIVE TEAM

LEFT TO RIGHT: Matt Lovelady, Co-Founder; Jonathan E. Bonnette, Co-Founder; Linda Kuo, Principal; Stuart "Mac" Saunders, National Sales Director; P. Thomas Chester, CEO; John Washenko, Co-Founder; Skyler Witman, Co-Founder; Don Jorgensen, Chief Marketing Officer; Ryan Sabin, Principal.



Cancel Interest, Increase Equity, and Build Assets

How United First Financial's Money Merge Account System Rapidly Builds Equity

by Patrick Allman

One of the most important principles of mortgage planning is to personalize each loan that you make. Successful Mortgage Planners use all of their available resources, including other experts and investment professionals, to change their clients' lives. As you build relationships of professional trust with your clients, they will come to you for additional loans and refer their friends. A new resource is now available to help you make your carefully selected loan options even better for your clients and earn their eternal gratitude: the Money Merge Account system from UFirst (UFirst). "Using advanced credit strategies, the Money Merge Account system and package offers the assistance of user-friendly watts line coaches, innovative software, and online tools to educate consumers about the use and repositioning of 'idle money' in checking and low-interest savings accounts," says P. Thomas Chester, UFirst CEO. "This packaged strategy lets the client accelerate the principal paydown of their long-term mortgage, achieve substantial interest savings, and accrue equity in their homes much faster than through traditional accelerated mortgage payoff

strategies that involve making additional principal payments each month. What's more, they can achieve these benefits with little or no change in their personal lifestyles."

"The Money Merge Account packaged system gives your clients the possibility, in many cases, of cutting five to 15 years from the term of their mortgage, with little change in lifestyle. Combining innovative software with integrated coaching and powerful financial budgeting education features, this service opens the way to repeat loans and building client trust."

How the Money Merge Account System Works

The Money Merge Account system uses advanced online software to streamline financial transactions between a primary mortgage and an approved line of credit — generally, a home equity line of credit, which UFirst refers to as an Advanced Line of Credit (ALOC). The software prompts your clients to make all of the financial transfers through normal channels, leaving all financial account information in the clients' hands and completely secure.

ents owe on their mortgage and the amount they generate with their idle money, leading to substantial savings."

While the concept is simple, determining the best amount to pay toward principal involves several complicated, interconnected interest equations, making it highly impractical to do the math manually. The Money Merge Account software bridges the gap between these accounts with advanced math engines. As your clients enter their monthly income and expenses into the software's action plan, the software automatically adjusts the amount to transfer from the ALOC to the primary mortgage. The software also displays the amount of time needed to pay off the primary mortgage.

These features translate the concept of interest into visual representations that your clients can easily understand: the amount of money they're able to pay toward their home equity, and the amount of time they will be paying their mortgage. Along with displaying the amount they've paid toward principal and how their actions could potentially reduce the term of their mortgage, the software's True Cost

“This system allows your clients to eliminate years’ worth of compounded mortgage interest charges in exchange for one month’s small amount of ALOC interest charges.”

Your clients pay their standard mortgage payment, and then follow it up with a significant principal paydown (sometimes thousands of dollars) from their ALOC. After making their principal payment, their line of credit shows a balance. To reduce this balance, your clients “deposit” their income into the ALOC as soon as they can.

As the month goes on, your clients use their ALOC account as they would use a checking account. Because ALOC interest compounds daily, rather than on a fixed amortization schedule, the client can keep a low balance for most of the month while using funds from the ALOC to pay their monthly expenses. Because the ALOC balance stays low, your clients' income covers all monthly ALOC finance charges, producing very little compound interest.

In effect, this system allows your clients to eliminate years' worth of compounded mortgage interest charges in exchange for one month's small amount of ALOC interest charges. “The Money Merge Account formula is based on quantifiable mathematics,” Chester explains. “It indirectly follows the same money positioning practices that banks use. A bank might earn 6% interest on a home loan, and only pay out 0% to 1% interest on a checking or savings account, leaving an interest spread of 4% to 5% compounded interest gained. The Money Merge Account system reduces the long-term interest due between the amount our cli-

feature shows them both the positive and negative financial effects of their deposits and expenditures.

If your clients make an expensive impulse purchase worth \$5,000, for example, the software may tell them that, depending on their mortgage and other factors, that purchase actually cost them up to \$8,000 in additional interest. They would also be able to see that they've pushed their mortgage payoff date one year further away.

“This financial package is much more than just software. By providing financial budgeting education and personal coaching simultaneously with the tools of educational software, the Money Merge Account system allows your clients to see the cause and effect of poor, emotional budgeting decisions today,” says Chester. “These tangible results lead to understanding and benefits that are unheard of in America today.”

How the Money Merge Account System Can Impact Your Business

As a mortgage planner, your business relies on providing the best financial options for your client. As your clients build equity and shed their first mortgage debt, they gain the capital (i.e., equity) for other loans and other investments. You can use the system with your clients to review how other home equity



investments will impact their payoff time. Your clients can determine their own priorities: whether to pay down their mortgage, or to finance their other financial goals.

Letting your clients experience this financial breakthrough will absolutely earn their trust and encourage them to recommend the Money Merge Account system, and your services, to their friends and family.

With the greater equity they accumulate using the Money Merge Account system, your clients gain greater flexibility when considering a move to a new home. With their equity increasing on an accelerated basis, they will turn to you for future refinancing of even larger mortgage loans.

When setting up the Money Merge Account system, a UFirst agent collects information on the client's income, mortgage, and other debts. They then determine the client's suitability for the program by entering this information into UFirst's analysis software and evaluating how much a client could possibly save with the Money Merge Account system. Most clients qualify for the account, and they often find that it provides a significant reduction in the term of their loan, saving them thousands in interest charges.

UFirst operates with a network of independent agents, some of whom are licensed mortgage brokers, real estate agents, and financial planning professionals. For those who are licensed professionals in these areas, becoming a UFirst agent can supercharge your business as it will enable you to run the loans or other services that you offer through the analysis software. By pairing the Money Merge Account packaged system with your best loan offers or other financial services, you will provide your clients with educational benefits, interest savings, and a level of trust that your competitors won't be able to match.

The Money Merge Account packaged system works with many different types of loans. Along with the commission from the Money Merge Account system sale, you will also receive an additional commission when your clients apply the system to future mortgage loans.

UFirst's Money Merge Account system helps you make a measurable difference in the lives of your clients. "Clients will actually thank you at the end of the transaction, instead of you thanking them," says Chester. "Using nothing but mathematical formulas, professional coaching, and state-of-the-art educational software tools, you can supercharge the entire mortgage process and change lives. This is what America needs." ■

Visit www.unitedfirstfinancial.com/getstarted for further information on the Money Merge Account system from United First Financial.



Bottom Line:

There is a great void in the average American's financial education. While the majority of Americans would do anything to own their home free and clear, they don't understand the mortgage process. They only vaguely understand the principle of interest, they make budgeting decisions based solely on emotion, and they ignore potential gains by letting their money sit idle in traditional checking accounts. By combining credit strategies with advanced financial tracking software, UFirst's Money Merge Account packaged system is addressing this void. This system provides a way to increase equity payments and visualize the long-term consequences of budgeting decisions, helping your clients pay off their mortgages on an accelerated schedule with little lifestyle change. UFirst's solution is changing lives throughout the USA and restoring financial dignity.

