



[REDACTED]

## **When Your Adjustable Rate Mortgage Balloons in <month/year>, Will You Choose Deepening Debt or Prosperity?**

### **Predatory Lenders are Already Targeting You - *Don't Fall Into Their Traps!***

Dear <Name>,

Back in <settlement year> when you closed your current ARM, your broker probably told you that your payment would increase one day. And you probably nodded, thinking, well, that day's a way off, and you can always refinance!

**Well, that day is coming soon!** Unless you act quickly, you are about to start losing money, sending your mortgage company even larger payments.

What your broker didn't tell you is that **this makes you a target for predatory lenders!** They know you don't want higher payments, and will offer you – **even misrepresent to you** – loan programs with tempting low payments and cash out.

But if you examine the fine print, these fine-looking loans **may be serving the lender's interests - not yours!** Instead of getting a better deal to help you pay off your mortgage more quickly and easily, **you could wind up in deeper debt.**

Who am I, and what do I know about this? My name [REDACTED], and I specialize in helping people like you dramatically improve their financial situation through mortgage financial planning. I am authorized to provide Federal Housing Administration programs through my company [REDACTED], to prevent predatory lenders from harming my clients.

But I do more than protect my clients from the wolves... I provide you with the practical, step-by-step financial planning to **get off the refinance-go-round, get out of debt, and pay off your mortgage!** That's right - your refinance settlement can truly be a sliding board into deeper debt, or a golden staircase to long-term prosperity.

Let me explain...

### ***Loan Officers are Held to Bottom-of-the-Barrel Standards***

Unlike a CPA, attorney, financial planner, stock broker or insurance agent, **there is no law requiring a mortgage broker or banker to act in your best interest.** They can sell you anything, so long as you'll buy it. They can charge you anything, right up to loan-sharking rates. **All they have to do is get you to sign the right papers without breaking any laws.**

And if you don't have the expert knowledge to understand the legalese, or if you simply don't read the fine print, **you could wind up losing your good credit rating, or possibly even your home!**

[REDACTED]

On the other hand, a financial planning company like [REDACTED] is not just required to give you the *necessary* information - we are legally required to give you *all* the information, and to ensure that **you know the course of action that is in your best interest for the long term - not just a short-term solution to the mortgage payment increase you're facing right now!**

### ***How Do We Protect You From Predatory Lenders?***

**With a high-quality, fixed-rate FHA loan through [REDACTED], you can break the predatory loan cycle.** Your payments will never go up for the life of the loan, but they can go down - if you make your payments on time, then you automatically qualify for a no-cost streamline rate reduction!

And all this happens with **no credit check, no income verification and no look at your bank account.** Just make your payments on time, and you'll qualify for a lower rate. Period.

Because of the high standards imposed at the Federal level, **less than 10% of all the mortgage brokers in Maryland are authorized to work with the FHA.** Predatory lenders won't touch these loans, because the FHA also sets strict limits on how much money a broker can make on a loan – so there's no possibility for gouging or super-sized fees!

### ***We're Committed to Your Long-Term Prosperity***

**Here at [REDACTED], we take the long view.** Right now, you're probably focused on one goal: avoiding that ballooning mortgage payment, and getting a good, low, long-term rate. And we share that goal for you!

But in the long run, your prosperity depends on more than that. **With an FHA loan, you can count on one low payment month after month...and this lets you save and plan for the future!** Let's take a look at this in more detail...

All the details of your mortgage are recorded with the County Clerk and are a matter of public record. That's how I know you obtained your loan from <lender> for <amount> with a monthly payment of <payment> at <percent> (This doesn't include your property taxes or insurance – so your actual payment may be higher).

Now - mortgage rates have dropped again. So with an FHA loan, and depending on other factors, **you may be able to refinance for as little as, say, 6.25%.**

So - we plug these numbers into the standard formula. You put in 6.25% interest, 30 years for the loan and a loan amount of <amount> and out comes a new monthly payment of <payment>. When you subtract your new payment from your current payment, **that gives you a potential monthly savings of <savings>!**

When you look at that in terms of your monthly budget, that may represent - what, a week's groceries? **But if you put <savings> aside, month after month, year after year, 360 months in a 30 year loan, your total savings is <total savings>!!!**

**AMAZING !**

**And we're not finished yet!**

You've surely dreamed of getting to the point one day where you've got more money saved than you owe. **That's called your Freedom Point.**

**My job as a Mortgage Planner is to get you to your Freedom Point with more wealth, less risk and better quality of life.** To do so, I use techniques approved and publicized by the Federal Reserve Bank – techniques that used to be available only to the rich, but are now within the grasp of anyone.



***The Choice is Yours!***

So you see - **the choice between debt and prosperity is in your hands right now!** You can go for the short-term shady promises of the predatory lenders, and wind up in a **downward spiral that endangers your credit, your home, and your loved ones' quality of life...**

...Or, if you allow us the honor of helping you, you can take the **safe, federally-assured path of fixed-rate FHA loans, a growing savings account, and long-term prosperity!**

Remember, your mortgage payment will be ballooning in <month/year>...so it's up to you to **TAKE THE NEXT STEP TODAY!** Ask yourself – **is it worth 15 minutes of your time to make up to <total savings>?** Don't risk your home and your family's future! I'm ready to receive your call and help you take advantage of this opportunity now.

Contact me today at [REDACTED] or [REDACTED].

Sincerely,

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**WE CAN REALLY HELP**