

{Facing Panel}



**Imagine A Powerful Tool To Help You Achieve Financial Freedom... Your Mortgage Paid Off In 1/2 to 1/3 Of The Time, With Little To No Change Of Your Current Lifestyle**

**Yes it really can happen for you!**

## Cobalt Mortgage

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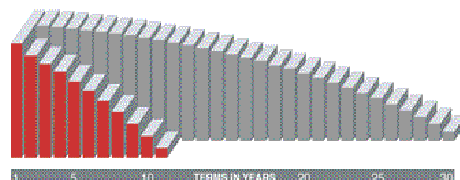
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### **You Can Potentially Stop Paying Tens Of Thousands Of Dollars In Interest, Freeing Your Money To Work For You**

Forget a bi-weekly payment or debt roll-down system. You can use this powerful tool that gives you financial flexibility and complete control.

The Money Merge Account™ system gives homeowners the benefits of fast mortgage pay-off, debt-free living, and little to no change to their current lifestyles.

Consider this example of a standard 30-year \$136,000 mortgage at 5.25%. In 30 years the **total repayment of the loan plus interest is \$270,784** – nearly twice the cost of the home!



	Money Merge Account™ System	Conventional Program
Starting Balance	\$136,058	\$136,058
	\$126,032 balance in 1 year	\$126,032 balance in 4.7 year
Repayment Time	11.33 years	30 years
Total Interest Paid	\$45,159	\$134,725
<b>\$89,566 Total Interest Saved with the Money Merge Account System</b>		

### **Mortgage Debt Paid OFF in just 11.3 years...**

with a total repayment of \$181,217. Saving \$89,566 in interest.

Think of what a savings of \$89,566 or more can mean to your financial future, including retirement.

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### **3 Components Of The Money Merge Account™ system**

Simplicity. Who doesn't want it? The Money Merge Account system puts all your expenses and debt under one easy-to-control umbrella.

Let's see how this works for you:

**Your existing mortgage** is the foundation for the Money Merge Account System.

**An Advanced Line of Credit (ALOC).** An ALOC is the tool, which acts as your primary checking account. Used with the Money Merge Account web-based system, an ALOC creates a formula generating interest cancellation on your primary mortgage.

**Money Merge Account™ Software** creates a bookkeeping system showing your financial picture. With each money transfer, it registers as a decrease to your mortgage balance and interest. Now your money pays down the principal and the interest!

### **Mortgage Free In 5 Simple Steps!**

- \***Fill** out the Money Merge Account™ worksheet
- \***Activate** your Money Merge Account™ software
- \***Deposit** your paycheck
- \***Pay** your bills
- \***Follow** the system

The Money Merge Account™ system isn't right for everyone, but it might be right for you. Imagine the difference the MMA means to your future, including retirement. Call today!

{BACK PANEL}

Besides repaying your mortgage early, you can:

- Fund a major purchase
- Reduce other debt
- Buy a second property
- Plan for university fees
- Plan for maternity leave
- Short-term spending
- Funding home improvements

And much more...

**For more information and to get a free analysis, view the video here:**

<http://www.www.designingfutures.tv/>

Contact me today and see how the Money Merge Account™ system can brighten your future.



\*Results will vary and are determined by individual financial situations. The information contained herein does not constitute an offer or a solicitation to lend or extend credit. Contact your United First Financial independent agent for further details.

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