



- *Leading Mortgage Manager since 1995*
- *Over 100 years combined experience in Residential lending*
- *We hold an Australian Credit Licence number*
- *We believe that you deserve good old fashioned service, so our customer service team is based in Brisbane, not outsourced overseas*
- *We believe in your goals and dreams*
- *We believe in bringing your dreams to life*



4 Steps to Financial Freedom

1 - Buy your own home

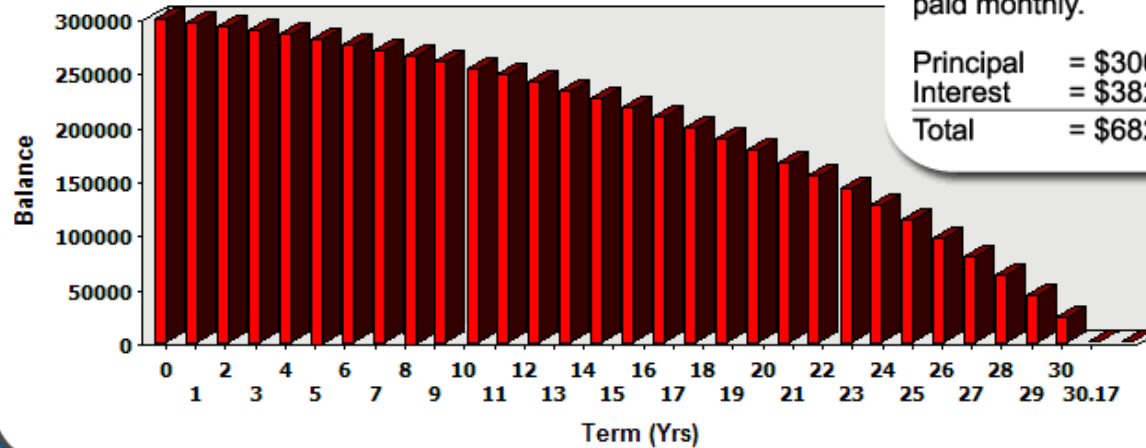
2 - Pay off the mortgage

3 - Pay less tax

*4 - Use equity and tax to buy
income producing asset*



Typical Low Interest Loan



30 Year traditional 'Principal and Interest' loan for \$300,000 at 6.5% paid monthly.

Principal	= \$300,000
Interest	= \$382,633
Total	= \$682,633

*For every \$300,000 you borrow on this type of loan, you pay the **BANK** back another \$382,633 ON TOP OF THAT in interest.*

That means you'll end up paying back MORE THAN DOUBLE the amount that you borrowed!

It's only the last 10 years you start paying off the principal

The Concept



MORTGAGE **INCOME**

\$300,000
-\$1,500

Week 1

\$298,500
-\$1,500

Week 2

\$297,000
-\$1,500

Week 3

\$295,500
-\$1,500

Week 4

\$294,000

SHOPPING
FUEL
BILLS
ENTERTAINMENT



55 DAY CREDIT CARD

Banks free money



H.E.L.P. CONTROL PROGRAM

- ✓ ***Teaches you to get the most out of your loan and credit facility***
- ✓ ***Keeps you on track; by***
 - ✓ ***Dissecting your personal spending***
 - ✓ ***Identifying any overspending categories***
- ✓ ***Allows you to make choices***
- ✓ ***Helps you take control***



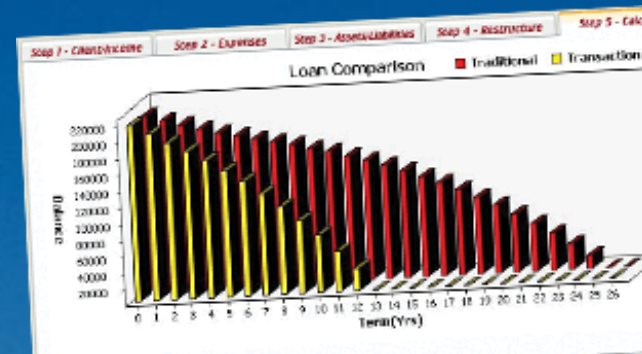
H.E.L.P Control Program

H – Home

E – Expenses

L – Learning

P - Program



DESIGNED TO:

- *Project and tracks expenses*
- *Monitor the effect on your personal goals*
- *No experience needed – Full tuition given*



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