

Master Your Debt

Smart Financial Moves You Should Make Now To Earn More and Save Thousands of Dollars
By Jordan Goodman

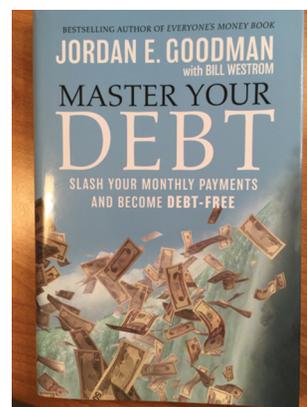
Even in this unpredictable world, there are moves you can make to improve your financial position regardless of what is going on in the markets. Here are a few ideas your financial adviser may not have told you.

Earn 6% on your Cash: If you have money in CDs, money market funds, savings accounts and Treasury bills earning 0% or a smidgeon more, you can earn 6% using Commercial Mortgage Bridge Loans. These secured loans are made to high-quality commercial real estate companies to fund short-term needs like renovation and construction/purchase of real estate (hotels, apartment or medical buildings). The minimum amount to get a bridge loan is \$50,000. You'll receive monthly checks and get your principal back in one year. If you loan \$100,000, you earn \$6,000 for the year and get a check for \$500 a month. The safest bridge loans are backed by a multimillion dollar Mortgage Fund which assures you receive all interest and principal on time even in the unlikely case the borrower misses a payment for any reason. You can purchase Commercial Mortgage Bridge Loans inside an Individual Retirement Account, or outside of an IRA. For further information on how you can qualify and earn considerable money on your cash: 888-518-3113. www.commercialmortgagebridgeloans.com

Accelerate The Payoff of Your Mortgage: No need to take 15 or 30 years to pay off a mortgage if you use the mortgage equity optimization strategy. In a traditional mortgage, you make the same payment for 15-30 years, with interest front end loaded. After paying 10 years you may only have paid 10% of the principal. If you refinance to lower the rate, the 30 year clock starts all over and thousands of dollars in interest you paid is lost! A mortgage equity optimization strategy lets you control how fast you pay off your mortgage. You can take out a Home Equity Line of Credit (HELOC) against your home, and keep your income in the HELOC, instead of a checking account. That pushes down the amount you owe every day and accelerates the mortgage payoff from 30 years to about 5-7 years, depending on how much income is applied to the principal. This occurs without changes in the income you earn. Interest paid on the HELOC is pegged to the prime rate, currently 3.25%, which is unlikely to rise anytime soon, instead of long-term mortgage rates which are moving up significantly. For more information go to: www.truthinequity.com and fill in the free Personal Profile with basic numbers such as income, expenses and current mortgage payment. The system details your new payoff date and implements a plan.

Sell your life insurance policy for tens of thousands of dollars. If you have a life insurance policy you don't need or can't afford, sell it. Don't let it lapse. Insurance companies don't reveal this because they want to keep the premiums you paid without any obligation to pay off on the policy. There is an active "life settlement" market in which individuals/institutions such as hedge funds buy life insurance policies at a discount from their death benefit and collect benefits when the policyholder

dies. Say you have a policy for \$1 million, a buyer may pay you \$500,000 cash now and collect \$1 million when you die. The buyer takes over paying premiums to keep the policy in force. To see if your policy may be attractive to a buyer: www.fundinglife.com or 877-485-6681 for a free evaluation. Your policy (a cash value policy or a term policy) can be converted into a



cash value policy. The older you are, the more health issues you have, the higher price you get as the policy buyer has to wait less time for a payoff.

Get the best deal when leasing or buying a car: You may acquire a new car every few years

and haven't had much practice getting the best price or terms buying a car. Instead of shopping yourself, use an independent car buyer's agent to get the best deal. These agents buy hundreds of cars a year and they know the dealer's tricks of the trade. Discuss the brand, model, color and options you want, and a car buyer's agent gets dealers within a few hundred miles of where you are to compete against each other to give you the best deal. Once they have the best deal, you sign the paperwork and drive off in your new car whether you finance or lease a purchase. Call 800-517-2277 or visit www.carq.com to get an experienced car buyer's agent working for you.



RPM Welcomes Armen Karapetian

As a respected and trusted loan advisor in the luxury real estate market, Armen proudly offers his clients a range of innovative loan solutions matched with 5-star service.



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