

**INTRODUCING: The New "Secret Weapon"
in your personal War on Debt...**

Why Our Online Mortgage Reduction Plan Software Can Help You Get Rid of Your Mortgage Years Sooner Without Making Extra Interest Repayments...

Over the past 4½ years, we have found that many of our Mortgage Free clients actually achieved their goals of Mortgage Reduction.

In fact, some people actually exceeded their expectations!

And it's all because they subscribed to the online Mortgage Reduction Plan Software.

Mortgage Free Australia's online Mortgage Reduction Plan Software is specifically designed to help you be Mortgage Free years sooner by:

- A. Enabling you to create your own personalised Mortgage Reduction Plan and,
- B. Allowing you to quickly and easily keep track of your Home Loan on a month by month, and year by year basis. It does this by allowing you to compute and view the effects of any 'what-if' scenarios you may have on the overall term of your home loan.

For example, what-if you wanted to know the effect of:

- 1. Depositing/withdrawing lump sum amounts in a specific month and year from your home loan?
- 2. Increasing/decreasing your income for particular periods of time?
- 3. Increasing/decreasing the interest rate?
- 4. Increasing/decreasing any of your expenses by \$X a week/ fortnight/ month, etc?

In fact, here's some feedback we recently had about the Online Mortgage Reduction Plan from a Mortgage Free member:

"A few years ago we did a bathroom renovation which was around \$12,000. I punched the estimated cost into the Mortgage Reduction Plan software and it really didn't make much of a blip on our loan repayment term. Not like I was expecting. I thought, "Well, this can't be right". At the time, I had to go see the bank and talk about money anyway. When I spoke to our banker about how little difference the projected \$12,000 redraw seemed to affect our loan, he put it in his banks' computer program... and it came out the same! He said, "Oh, yeah, that's right", so I knew it was. When we actually spent the money and did the reno, it worked!

I heard about the Mortgage Reduction Plan software a few years ago. I think I saw it on the local Current Affairs programme. I went in and investigated it. It's great because we've been doing a lot of

renovating over the last four or five years at our home, and we're both on wages, so we can put the "what ifs" into the program to see what's going to happen in the next four or five years with our loan.

Mortgage Free Australia has fantastic support for the Mortgage Reduction Plan software, too. Sometimes I've put the in figures a bit wrong and I've had to ring up to get some help. The guys at Mortgage Free Australia have been really, really helpful. I can thoroughly recommend the online Mortgage Reduction Plan software. I've been using it now for over 3 years."

Marion Carter (Administration Officer),
Mira Mar, Albany WA 6330

As you can see, you will be able to accurately calculate the powerful effect each one of these "what-if" scenarios will have on your home loan. From now on, every time you are contemplating a large purchase, you will be able to make an informed decision based on facts. You can then decide whether you should or shouldn't make the purchase... or wait until a more suitable time.

We invite you to print this document out, right now, and start filling in the budget fields. Even if you never use the Mortgage Reduction Plan software, this exercise alone will bring new awareness into your life of how you deal with money.

And knowledge is power!

Data Capture Sheet for your Mortgage Reduction Plan

PLEASE NOTE: Before you start using the online Software Program, we strongly recommend that you follow the steps below because they are GUARANTEED to make this job a breeze:

STEP 1: Put on the kettle and grab yourself a cup of tea or coffee. This little exercise may take about 30 minutes of your time but it's well worth the effort. Remember, if you follow our recipe precisely, your 30 minute investment will translate into cutting years off your mortgage and saving you tens of thousands of dollars in interest.

STEP 2: While the kettle is boiling, gather all the necessary information to do the calculations for your Mortgage Reduction Plan. This will not only save you a lot of time in guess work, but will ensure that your plan will be as accurate as possible.

Therefore, we recommend that you first gather the latest copies of ALL the documents listed below so you have everything at hand, and then go on to Step 3.

- Home Loan Statement - Personal Loan Statements - Credit Card Statements
- Council Rates Notice - Water Rates Notice - Electricity Bills
- Gas Bills - Telephone Bills - Health Insurance Bills
- Home Insurance Bills - Vehicle Registration Bills - Vehicle Insurance Bills

STEP 3: Sit down with your tea or coffee, and complete the Data Capture Sheet below by listing

your Regular Expenses as accurately as possible. You will note that we have cataloged quite a number of items so that your Mortgage Reduction Plan will be as accurate as possible.

FREQUENCY: Pick one these – weekly, fortnightly, monthly, quarterly, half yearly, or yearly for your expense amounts (but they must all be the same frequency, otherwise you’ll get very confused!)

<u>Expenses</u>	<u>Amount</u>	<u>Frequency</u>	<u>Next Due</u>
Council Rates			
Water rates			
Electricity			
Gas			
Home Insurance			
Home Maintenance			
Lawn Mowing			
Gardening			
Internet			
Telephone (home)			
Telephone (mobile)			
Food & Groceries			
Fast Food			
Clothing			
Newspapers			
Magazines			
School Expenses			

Child Care			
Baby Sitting			
Child Maintenance			
Accounting Fees			
Health Insurance			
Medical			
Optical			
Dental			
Car 1 Insurance			
Car 1 Registration			
Car 1 Petrol/Oil			
Car 1 Service			
Car 2 Insurance			
Car 2 Registration			
Car 2 Petrol/Oil			
Car 2 Service			
Movies			
Restaurant			
Nightclubbing			
Video Hire			
Lotto			

Alcohol			
Tobacco			
Hobby			
Sport			
Gifts			
Holidays			
Christmas			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			
Other			

STEP 4: To avoid making mistakes and getting error messages when inputting your data online,

please read the HELP Screens for each input screens.

STEP 5: With your Data Capture Sheets at hand, you are now ready to Logon to the Members Area of our website to create your Mortgage Reduction Plan.

At this point, we highly recommend that you create your Mortgage Reduction Plan as soon as possible... because losing momentum now will probably mean you'll lose the focus to become Mortgage Free Years Sooner.

Just click here to start: [**Get Your Online Mortgage Reduction Plan Now**](#)