

Interest Cancellation is Your Ticket to Financial Freedom

“Interest cancellation is one of the secrets of financial freedom. What you’re about to read is unbelievable. It’s legal and the banks and mortgage companies are KEEPING this INFORMATION FROM you and your family,” says Kimberly Daly, a business developer in Silicon Valley.

The word *mortgage* is derived from two Latin words: *mort* which means *death*, and *gage* which means *pledge*. What many people have with a *mortgage* is a pledge until death.

“But don’t worry, I’m going to show you how easy it is to escape this pledge and manage your mortgage and other loans to your benefit. You can build equity in your property and own it in a shorter period of time,” Kimberly said.

Mortgage brokers know next to nothing about helping you manage your mortgage.

Banks and brokers are out to make sure that they get a big commission on your mortgage. What does this mean for you?



Interest cancellation can help you save thousands of dollars on your mortgage.

Most people don't spend as much time and attention learning about their mortgage loan as they do on the property they purchase. But the reality is that, in the end, the loan costs more money than the property itself.

After 15 years of paying off a 30 year loan, you still owe over 90% of the original amount borrowed. And after 24 years, you still owe 50% of the original amount you borrowed.

Few people realize that they make 120 unnecessary mortgage payments in a 30-year loan.

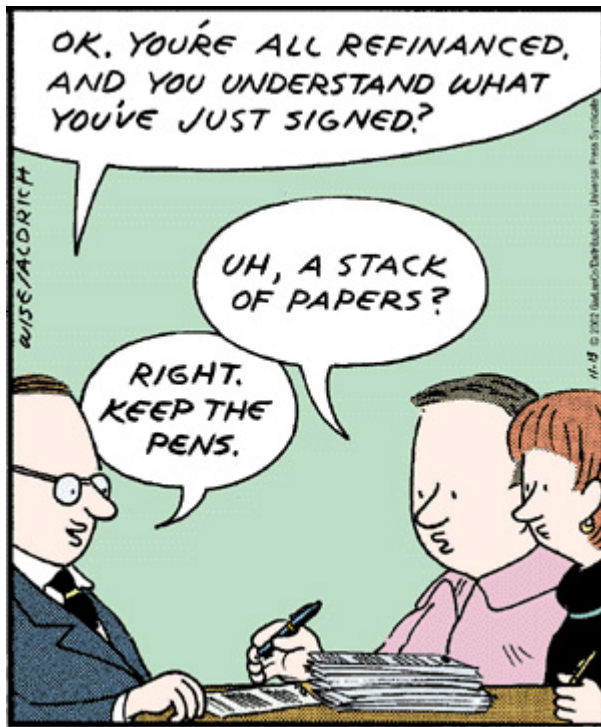
Would you like to slash your mortgage by as much as 80%?

The ordinary homeowner is locked into a crippling mortgage plan. This proven reduction system will help you build equity in your property and pay off your mortgage quickly.

“It’s not what you make, but what you keep. I’m giving you facts and information that banks and mortgage companies don’t want you to know. It’s guaranteed to save you tens of thousands of dollars on your existing mortgage. It’s perfectly legal, but there is a right and a wrong way of doing this. Those who do it right hardly ever talk about it. That’s why 99% of the people have no idea how to pull this off and remain a financial slave to their property for most of their lives,” Kimberly said.

This requires no refinancing of your first mortgage and no alteration to your current standard of living. Conventional banks only offer these options:

- make biweekly mortgage payments
- make extra payments
- refinance to lower your interest rate



How mortgage companies make money.

But with **interest cancellation**, you can eliminate next month's interest now.

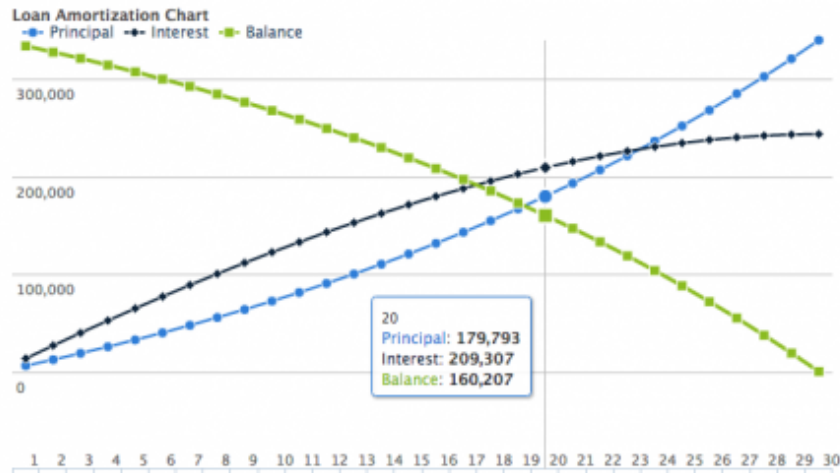
What is interest cancellation?

Here's how it works. By working with the bank's amortization schedule, you maximize the interest cancellation effect. You can work with the bank's system to save yourself up to 120 unnecessary mortgage payments.

Here are some typical numbers for a closed-end mortgage. You take out a loan for \$340,000 at 3.99% interest for 30 years. Here's what it looks like:

Monthly Principal & Interest	Number of Payments	Total Payments	Original Loan Amount
\$1,621	360	\$583,651	\$340,000

Additional amortization information



[CLICK HERE](#) to calculate the loan amortization chart for your mortgage.

Here's a new versus an old way to pay off your mortgage. In a closed-end loan, you can eliminate interest. This allows you to control your money so your money isn't controlling you. This also allows you to get your money working for you instead of you working for the bank.

As long as you're willing to manage your amortization schedule and principal balance, you can get reap the benefits of interest cancellation.

Let's say you have a \$340,000 loan at 3.99% interest for 30 years. In

20 years, you gave the bank \$389,100, but they only applied \$179,793 to your original loan. You still owe \$160,207!

This is what makes the banker happy. In the first 20 years of your loan, all the damage has been done. The majority of your payments have gone to interest, not principal. Very few people live in a home for a full 30 years. Most people sell their house before the end of their mortgage. So most of their payments go toward paying off the bank, not their home.

With **interest cancellation**, you can gain control of your money. This is good news that will brighten up your day . . . and the rest of your life. This ONE FINANCIAL TIP can change your life for the better.

How can you apply interest cancellation to your loan?

You can run your numbers for free. Here's what you'll need:

- your monthly mortgage amount
- a copy of your last or current mortgage statement break down
- your total finance amount, your *principal*
- the length of the loan, or the *term*
- your original finance date
- your finance percentage %

Here's how it works. Make this month's payment, plus the principal amount for the following month. For example, in the month of October, you would make your payment of \$1621, plus you would pay the \$492 principal for the following month. See

the amortization schedule below.

Month/Year	Payment Amount	Interest Paid	Principal Paid	Mortgage Balance
1 - October 2016	\$1,621	\$1,131	\$491	\$339,509
2 - November 2016	\$1,621	\$1,129	\$492	\$339,017
3 - December 2016	\$1,621	\$1,127	\$494	\$338,523
4 - January 2017	\$1,621	\$1,126	\$496	\$338,027
5 - February 2017	\$1,621	\$1,124	\$497	\$337,530
6 - March 2017	\$1,621	\$1,122	\$499	\$337,031
7 - April 2017	\$1,621	\$1,121	\$501	\$336,530

[CLICK HERE](#) to calculate the full amortization schedule on your loan.

Check with your bank on their requirements to ensure that your payment of \$492 is applied to principal only. And follow up to be sure that it's applied appropriately. By doing this, you eliminate the expense of the interest payment of \$1129 that would otherwise be applied to the following month's payment.



Interest cancellation is your ticket to financial freedom.

In just six months you can save hundreds or thousands of dollars, depending on the balance of your loan and the number of remaining payments. And you have additional benefits:

- No refinancing is necessary.
- This works for all mortgages except for balloons.
- You don't have to make extra payments.
- You can apply additional principal payments at your discretion.
- You learn how to keep your money in your pocket.
- You now know how to pay off your loan quickly.
- You can build equity effortlessly.

Many people are afraid of being responsible for their own money. Financiers and bankers are counting on your fear and lack of knowledge to keep you paying forever.

"Lots of people start doing this, but then they don't continue. What else is going to pay you hundreds or thousands of dollars for just a few extra hours work each year?"

Kimberly asked.

It is worth it to be persistent with your bank to figure this out. You have to be persistent. Once you learn this, you'll wonder . . .

Why doesn't everybody do this?

You have to be conscious and stay at the front of your mortgage. The bank doesn't care. They hope you're going to be late because they make more. Banks don't want you to pay off your loan early. There's no one out there promoting interest cancellation.

"I learned about interest cancellation in college, but I swept it under the table until I got my first home. I had forgotten all about it, but my father reminded me to do this. I started doing it on my own, and continued to do it from then on," Kimberly said.

Make sure all your numbers match and once you get it, you're pretty much ready to go.



By applying principal only payments to your mortgage, you can save thousands of dollars.

Whatever amortization tool you're using, it's important that your numbers match the bank's numbers. You have to play their game. You can call the bank each month and ask for next month's principal amount. You do have to care about your money and be proactive about this. If you take a few minutes on the phone each month, it can save you hundreds or even thousands of dollars each month. By making a principal only payment one month in advance, you eliminate the interest in that following month.

You can pay your principal down even faster by applying extra money when you get a bonus or tax return, for example. You can always pay more, but you have to make sure it applies to principal only. Look at the numbers for the next six months and calculate the amount. If you want to make extra payments, you can calculate the principal for the upcoming months you want to pay off and add it up for the upcoming months.

"I want to empower people to take care of their money. Finances aren't scary. I have done presentations all over the US about this. I've shared this information in offices, homes and special events. I encourage you to share what you learned today with your family and friends. It's simple to manage your money. It's just a mathematical equation," Kimberly said.



Kimberly Daly helps companies acquire new customers and sell

additional products or services to existing customers. Her role is a crucial one for any business with the ambition to expand or diversify its clientele. As an effective business developer, she listens to what you want and where you want to take your business, including business-to-business, business-to-customer, and even non-profit organizations.

If you'd like to learn more about **interest cancellation**, call Kimberly at 817-382-8375.