



Success System

A Revolutionary concept that is changing the way Americans pay off their mortgages and accumulate wealth!



Money Merge Account (MMA)

Three Components of an MMA

1. Your 1st Mortgage
2. Advanced Line of Credit (ALOC)
3. MMA Software & Web Site

Money Merge Account (MMA)

COMPONENT #1

1. Your 1st Mortgage

Compound Interest

The Bank will ONLY apply monies once a month and will only apply a full payment to adjust principal balance

Money Merge Account (MMA)

Compound Interest

\$200,000	Principal loan amount
6%	Interest
\$ 1,199	Monthly payment
<u>X 360</u>	Months (30 year loan)
\$431,677	Total of payments
<u>-\$200,000</u>	Principal loan amount
\$231,677	Total interest paid for the loan

Money Merge Account (MMA)

Sample Amortized Loan: \$200,000 @ 6% = \$1,199

<u>Years</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Equity</u>	<u>Total Pmts</u>
Mo. 1	199.10	1000.00			
Mo. 2	200.10	999.00			
1 Yr.	210.33	988.77	197,543	2,457	14,389
5 Yr.	267.22	931.88	186,108	13,891	71,946
10 Yr.	360.44	838.66	167,371	32,628	143,891
21 Yr.	696.23	502.87	100,573	99,436	300,974

Money Merge Account (MMA)

What If You Paid an Extra \$5,000 Upfront

\$1,199	First monthly payment
<u>\$5,000</u>	Additional principal payment
\$6,199	Total first payment

Money Merge Account (MMA)

\$195,000	New principal loan balance
6%	Interest rate
\$ 1,199	Monthly payment
359	Months
\$231,677	Original interest paid
<u>\$203,373</u>	New interest paid
\$ 28,304	
<u>-\$ 5,000</u>	Additional principal payment
\$ 23,304	Savings!

Money Merge Account (MMA)

2 Ways to Payoff Mortgage

Conventional Banking

- Refinance to lower interest rate
- Apply more money to principal

MMA System

- No refinancing necessary
- No alteration to current cash flow

Money Merge Account (MMA)

COMPONENT #2

1. Your 1st mortgage
2. Advanced Line of Credit (ALOC)

Simple Interest

The Bank will apply money to this type of loan when received and adjust principal balance 2 to 3 times a month.

Money Merge Account (MMA)

Checking

Savings

ALOC

Cro

Checking

Savings

Credit Cards

ing Debt

Debt

2nd Mortgage

2nd Mortgage



Money Merge Account (MMA)

Optimum Performance of ALOC

- Deposit maximum amount of money into the line of credit per month
- Allow to sit in there as long as possible
- Least amount spent by the end of each month

ALOC Functionality

- Functions as a primary checking account
- Deposit all of your income into ALOC
- Ability to pay all bills using ALOC

Money Merge Account (MMA)

If you have any kind of debt, you should not have your money stagnating in a checking or savings account!

~~Checking~~

~~Savings~~

Create an

Interest Cancellation Account

Money Merge Account (MMA)

\$5,000

Monthly income

-\$4,000

Living expense (mortgage, car payment)

\$1,000

Discretionary income

Money Merge Account (MMA) Month 1

\$60,000 Line of Credit available (ALOC)

-\$3,500 MMA one time fee

-\$4,000 Living expenses

-\$7,500 Balance owed

-\$7,500 Balance owed

\$5,000 Paycheck

-\$2,500 New balance owed

The bank can only charge interest on the \$2,500

Money Merge Account (MMA) Month 1

Start balance -\$3,500

Ending balance -\$2,500

- You have never made a scheduled monthly payment
- Your income represented your monthly payment

-\$7,500 Money borrowed from ALOC

-\$2,500 Balance bank charges interest on

Money Merge Account (MMA)

You paid **NO** interest on the \$4,000 you used to pay your living expenses

Your ALOC becomes an
Interest Cancellation Account

Tax deductible*

*Consult your tax advisor.

Money Merge Account (MMA)

Compound interest

- Eliminating interest
- Control your money, so your money doesn't control you
- Get your money working for you, instead of it working for the bank!

Simple interest

- Income forces adjustment to principal balance
- **Interest Cancelling Account**

Money Merge Account (MMA)

COMPONENT #3

1. Your 1st mortgage
2. Simple interest, ALOC
3. MMA software, web site
 - Creates financial models
 - Financial planning
 - Online account register
 - Maximizes money performance
 - 10 minutes per month to update

Mortgage Payoff Summary *putting the bank's money to work for you*

Income		Expenses		Report	
Payment Interval	Income	Monthly Budget	Minimum Monthly Mortgage Payment	Years To Pay Off	Final Payoff Year
Monthly Average	\$5,000.00	\$2,800.90	\$1,199.10	11.333	6/2017

Action Plan Money Merge Account 1st Mortgage

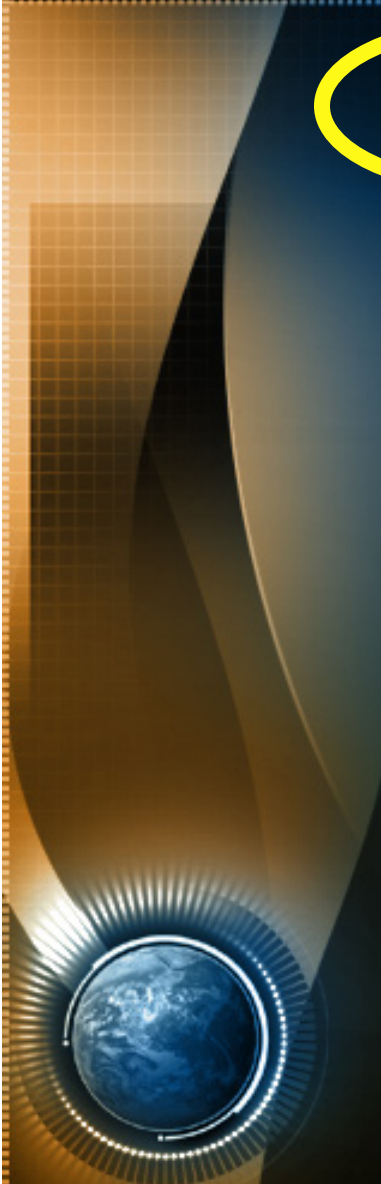
Action Plan

These line items are a reminder of possible transactions you may choose to perform. Once you have performed these transactions click the EXECUTE button.

New Action
 Withdrawal Deposit [go](#)

Date	From	To	Withdrawal		Edit	Execute
1/01/2006	Rebecca	MMA				
1/01/2006	*PFA	*1st Mortgage	(\$5,000.00)			
1/05/2006	John	MMA				
1/15/2006	Rebecca	MMA				
1/20/2006	John	MMA				
2/01/2006	Rebecca	MMA				
2/05/2006	John	MMA				
2/15/2006	Rebecca	MMA				
2/20/2006	John	MMA				
3/01/2006	Rebecca	MMA		\$1,200.00	Edit	Execute
3/01/2006	PFA	1st Mortgage	(\$1,199.10)		Edit	Execute
3/01/2006	PFA	Monthly Expenses	(\$2,800.90)		Edit	Execute
3/05/2006	John	MMA		\$1,300.00	Edit	Execute
3/15/2006	Rebecca	MMA		\$1,200.00	Edit	Execute
3/20/2006	John	MMA		\$1,300.00	Edit	Execute
4/01/2006	Rebecca	MMA		\$1,200.00	Edit	Execute
4/01/2006	PFA	1st Mortgage	(\$1,199.10)		Edit	Execute
4/01/2006	PFA	Monthly Expenses	(\$2,800.90)		Edit	Execute
4/05/2006	John	MMA		\$1,300.00	Edit	Execute
4/15/2006	Rebecca	MMA		\$1,200.00	Edit	Execute

- Utilities
- Food
- Clothing
- Transportation
- Entertainment



Money Merge Account (MMA)

Understanding an Advanced Line of Credit

- This is not a savings account
- This is the vehicle/tool that drives the MMA software
- You cannot drop below a \$0 balance

Money Merge Account (MMA)

Web site

- Does NOT move money
- Does NOT pay bills
- User friendly software
- Simplicity for updating
- Tracking tool
- Functions as an account register
 - Wants to know how much money is coming in
 - Wants to know how much money is going out
- Tracks your monthly budget
- Continuous customer support

Money Merge Account (MMA) Equity Transfer

-\$ 2,500	Balance owed
-\$ 5,000	Pay down 1st mortgage
<u>-\$ 4,000</u>	Living expenses
-\$11,500	New balance owed

Interest Cancellation

-\$11,500	Balance owed
<u>\$ 5,000</u>	Paycheck
-\$ 6,500	New balance owed

The bank can only charge interest on the \$6,500

Money Merge Account (MMA) Month 1

Start balance	-\$ 2,500
New balance	-\$11,500
End balance	-\$ 6,500

You have never made a scheduled monthly payment

Your income deposited represented your monthly payment

-\$11,500 Money borrowed from ALOC

-\$6,500 Balance bank charges interest on

Money Merge Account (MMA)

You paid **NO** interest on the \$5,000 you used to buy down the principal balance on your primary mortgage

You traded **\$23,304** of daily compounded interest, for a simple interest finance charge on \$6,500

That is the magic of the MMA

Money Merge Account (MMA) – Sample Look

Mortgage Payoff Summary *putting the bank's money to work for you*

Income		Expenses		Report	
Payment Interval	Income	Monthly Budget	Minimum Monthly Mortgage Payment	Years To Pay Off	Final Payoff Year
Monthly Average	\$2,272.98	\$1,000.00	\$927.08	11.917	1/2018

Action Plan Money Merge Account 1st Mortgage

Action Plan

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New Action

Withdrawal Deposit [go](#)

Date	From	To	Withdrawal	Deposit		
2/15/2006	MMA	Giving	(\$115.00)		Edit	Execute
2/20/2006	*MMA	*1st Mortgage	(\$3,870.32)		Edit	Execute
2/20/2006	test	MMA		\$5,000.00	Edit	Execute
3/01/2006	PK	MMA		\$1,136.49	Edit	Execute
3/01/2006	MMA	1st Mortgage	(\$927.08)		Edit	Execute
3/01/2006	MMA	Monthly Expenses	(\$1,000.00)		Edit	Execute
3/01/2006	MMA	Autumn Creek HOA	(\$105.00)		Edit	Execute
3/01/2006	MMA	Giving	(\$113.00)		Edit	Execute
3/13/2006	MMA	HELOC	(\$38.00)		Edit	Execute
3/15/2006	MMA	MMA		\$1,136.49	Edit	Execute
3/15/2006	MMA	Giving	(\$113.00)		Edit	Execute
4/01/2006	PK	MMA		\$1,136.49	Edit	Execute
4/01/2006	MMA	1st Mortgage	(\$927.08)		Edit	Execute
4/01/2006	MMA	Monthly Expenses	(\$1,000.00)		Edit	Execute
4/01/2006	MMA	Autumn Creek HOA	(\$105.00)		Edit	Execute
4/10/2006	MMA	HELOC	(\$38.00)		Edit	Execute

Money Merge Account (MMA) – Sample Look

Mortgage Payoff Summary *putting the bank's money to work for you*

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Payment Interval	Income	Monthly Budget	Minimum Monthly Mortgage Payment	Years To Pay Off	Final Payoff Year
Monthly Average	\$2,272.98	\$1,000.00	\$927.08	11.917	1/2018

Action Plan Money Merge Account 1st Mortgage

Money Merge Account

These line items are a record of transactions that you have performed

Overview

Lender		Maximum Available	\$20,000.00
Account Number		Current Balance	\$4,325.36
Interest Rate	9.5%	Available Balance	\$15,674.64

Date	NUM	Payee	Payment	Deposit	Balance
2/17/2006	6058	Farmers Auto Insurance	(\$226.10)		\$4,325.36
2/15/2006	Direct	PK		\$1,150.48	\$4,099.26
2/11/2006	Debit	Checking (Sheila brow, Naomi, Jackie	(\$130.00)		\$5,249.74
2/09/2006	Transfer	1st Mortgage	(\$927.08)		\$5,119.74
2/06/2006		HELOC	(\$37.07)		\$4,192.66
2/01/2006		checking	(\$50.00)		\$4,155.59
1/31/2006	Direct	PK		\$1,272.89	\$4,105.59
1/30/2006		Autumn Creek HOA	(\$105.00)		\$5,378.48
1/29/2006		Monthly Expenses	(\$850.15)		\$5,273.48
1/13/2006	Direct	PK		\$1,147.00	\$4,423.33
1/12/2006	Direct	checking		\$199.23	\$5,570.33
1/06/2006		HELOC	(\$36.03)		\$5,769.56
1/06/2006		Checking - Xcel	(\$160.77)		\$5,733.53
1/04/2006	Direct	checking		\$100.00	\$5,572.76
12/30/2005		Monthly Expenses	(\$2,214.07)		\$5,672.76
12/30/2005	Direct	PK		\$1,456.49	\$3,458.69
12/30/2005	138	Autumn Creek HOA	(\$105.00)		\$4,915.18
12/17/2005	137	Love One Another	(\$300.00)		\$4,810.18
12/15/2005	Direct	PK		\$1,133.29	\$4,510.18

Money Merge Account (MMA) – Sample Look

Mortgage Payoff Summary *putting the bank's money to work for you*

Income		Expenses		Report	
Payment Interval	Income	Monthly Budget	Minimum Monthly Mortgage Payment	Years To Pay Off	Final Payoff Year
Monthly Average	\$2,272.98	\$1,000.00	\$927.08	11.917	1/2018

Action Plan Money Merge Account 1st Mortgage

1st Mortgage

[Check your loan status](#)

Overview

Lender		Next Principal PMT	\$199.92
Account Number		Next Interest PMT:	\$552.26
Interest Rate	5.25%	Next Escrow PMT:	\$174.90
Original Amount	\$136,058.76	Next Total PMT:	\$927.08
Current Amount	\$126,231.98		

Date	Principal	Interest	Escrow	Extra Principal	Fees	Amount	Balance
2/09/2006	\$199.04	\$553.14	\$174.90	\$0.00	\$0.00	\$927.08	\$126,231.98
12/10/2005	\$198.18	\$554.00	\$174.90	\$0.00	\$0.00	\$927.08	\$126,431.02
9/13/2005	\$196.45	\$555.73	\$159.14	\$0.00	\$0.00	\$911.32	\$126,826.51
9/07/2005	\$197.31	\$554.87	\$159.14	\$0.00	\$0.00	\$911.32	\$126,629.20
9/01/2005	\$195.60	\$556.58	\$159.14	\$0.00	\$0.00	\$911.32	\$127,022.96
8/07/2005	\$194.75	\$557.43	\$159.14	\$0.00	\$0.00	\$911.32	\$127,218.56
7/03/2005	\$0.00	\$0.00	\$0.00	\$5,169.57	\$0.00	\$5,169.57	\$127,607.21
7/03/2005	\$193.90	\$558.28	\$159.14	\$0.00	\$0.00	\$911.32	\$127,413.31
6/07/2005	\$170.54	\$581.64	\$159.14	\$0.00	\$0.00	\$911.32	\$132,776.78
5/01/2005	\$169.79	\$582.39	\$159.14	\$0.00	\$0.00	\$911.32	\$132,947.32
4/30/2005	\$0.00	\$0.00	\$0.00	\$1,534.13	\$0.00	\$1,534.13	\$133,117.11
4/15/2005	\$0.00	\$0.00	\$0.00	\$1,092.99	\$0.00	\$1,092.99	\$134,651.24
4/07/2005	\$157.61	\$594.57	\$159.14	\$0.00	\$0.00	\$911.32	\$135,744.23
3/03/2005	\$156.92	\$595.26	\$159.14	\$0.00	\$0.00	\$911.32	\$135,901.84

Money Merge Account (MMA)

Comparison

Start Balance of \$136,058

12 Month MMA Balance:

\$126,231

vs.

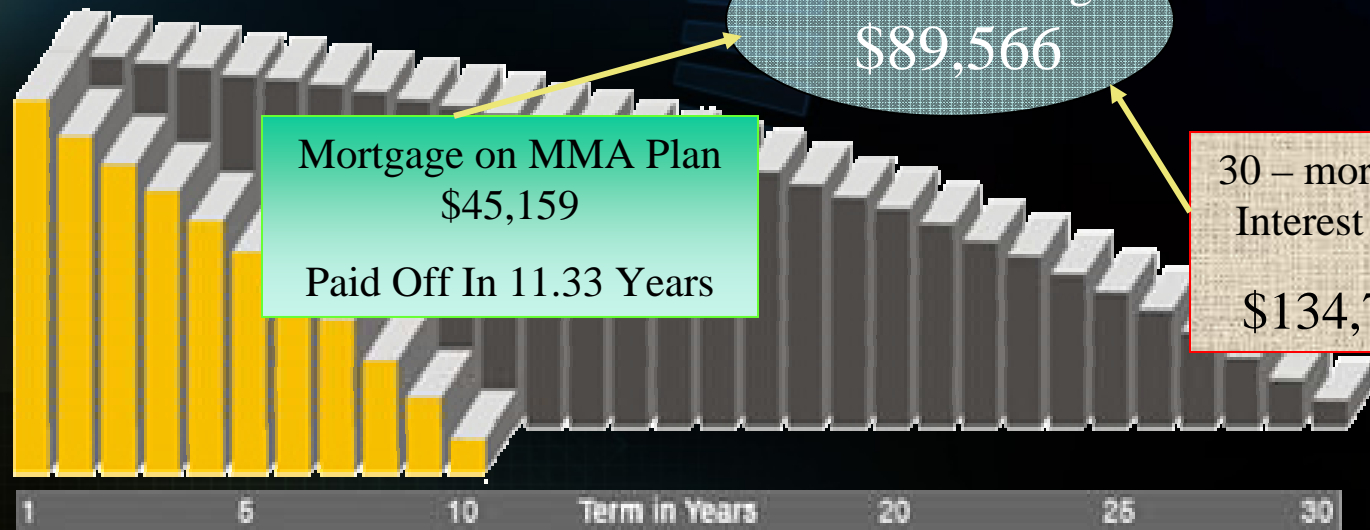
Conventional Program

Balance In 4.7 years

\$126,193

Loan Amount

\$136,058



Mortgage on MMA Plan

\$45,159

Paid Off In 11.33 Years

Interest Savings

\$89,566

30 – mortgage
Interest paid

\$134,726

Your home is **PAID OFF** in 11.3 years

- \$1,199.10 per month
- For the remainder of the 18.7 year mortgage
- Your home is paid off...**PLUS**

6%
\$494,000

8%
\$619,000

10%
\$782,000



The background of the image is a composite of several elements. On the left, there is a close-up of a classical stone column. The right side features a grid pattern overlaid on a background of faint, handwritten numbers in red and blue ink, suggesting a financial or accounting theme. The text 'United First' is prominently displayed in the center in a white, serif font.

United First

F I N A N C I A L