

# Paying Off Your Mortgage: 10-Step Plan for Success

We have summarized the 10-step plan that you can use to payoff your mortgage.

Our extensive network has information that can help build quick success in your payoff program.

You can link to these centers by going to the following address:

- to view links that support the 10-step plan below:  
[www.saylending.com/payoff/links.html](http://www.saylending.com/payoff/links.html)
- to view the payoff presentation:  
[www.saylending.com/payoff/](http://www.saylending.com/payoff/)

<b>Step 1</b>	<b>Get Your FREE Profile Report</b>	This report will analyze your current financial position and give you a best estimate on how quickly you can payoff your mortgage using the MMA program
<b>Step 2</b>	<b>Apply for Your ALOC Account</b>	The ALOC is your money account that all income and all expenses will be paid. It is a standard home equity line of credit account. We have more information at the link center.
<b>Step 3</b>	<b>Use Your ALOC to Payoff Debts</b>	You will use your ALOC to payoff all credit card, auto loan, and other personal debt (except for your mortgage). This will free up discretionary income for use with the MMA.
<b>Step 4</b>	<b>Start Using the MMA System</b>	You simply log-in to the system from your web browser. You will instantly get a summary review of your payoff position with an action plan based on mathematical formulas.
<b>Step 5</b>	<b>Use Methods to Maximize MMA</b>	To maximize the MMA program to its fullest, use methods such as credit cards, pre-paid cards, and other to manage your money expenses. Our link center can help you here.
<b>Step 6</b>	<b>Budget Your Spending</b>	You can payoff your mortgage fast by budgeting more discretionary income for the MMA program. Our link center has links to budgeting tips and worksheets.
<b>Step 7</b>	<b>Lower Your Bills</b>	Building more discretionary income requires getting the most out of your spending dollar. View tips to lower monthly bills like food, family services, utilities, and more.
<b>Step 8</b>	<b>Increase Your Income</b>	We have identified four ways to increase income: 1) better your career; 2) enhance your education; 3) start a home business; and 4) buy an established business. View links.
<b>Step 9</b>	<b>Make Smart Decisions</b>	Over time as you pay down your mortgage, you will have life events that require smart thinking: child going to college, home needing repair, family wanting a vacation. Get smart.
<b>Step 10</b>	<b>Building a Stronger You</b>	As you near the payoff of your mortgage, you will have the freedom to make smart investment decisions. See how planning, discipline and execution can bring you success.