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No More Monthly Mortgage...



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# “No More Monthly Mortgage”

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**No More Monthly Mortgage** is a book that aims to eliminate your mortgage fast. The time it takes is down to the size of your debts and the amount of effort you put in. In addition to showing you how to pay off your mortgage we will also give tips on maximising your current income and optionally finding other streams of income to improve your overall financial wealth.

You will learn how to:

- ✓ Eliminate all of your debts, and most importantly your mortgage .....FAST
- ✓ Maximise your current income and Minimise the interest you pay... FAST
- ✓ Create Wealth using the power of compound interest ... FAST
- ✓ Gain additional streams of income ... Optional!!

What this book is not intended for:

- ✗ To provide financial services advice.
- ✗ As a solution to serious debt... however the tips in this book should help.

If you have ever wanted Financial Freedom, it starts here...

This book is intended to remind you of the things that you already know, however the institutions that like to lend money are happier if you, like many others have forgotten.

Whilst we are not saying that it is wrong to borrow money, indeed quite the opposite, we want to help you to save thousands if not hundreds of thousands of your hard earned pounds and to put the advantage back into your pocket.

The institutions that we borrow from do so to make a profit. They make a huge profit out of us. If you consider some of the statistics on bad debts you will realise just how much money they make to accept risks such as:

- According to recent research just under **10%** of the population are showing signs of ***financial stress***. In addition **8%** of the population were clearly ***struggling financially***.
- **1.4 million** adults in over £10k of unsecured debt, report that they are 'quite likely', 'likely' or 'certain' to declare themselves bankrupt or take out an IVA. This is equivalent to the population of Birmingham plus Bristol.
- 15,000 people have failed to pay off a penny of their mortgage for at least 12 months.

Here we are going to show you how to pay your mortgage off completely.

As you read this book you will understand exactly why the people quoted above have gotten into debt, you will understand why the institutions that lend are willing to do so against high risks and finally exactly how they make their money.

It is only when you understand this money making principle that you will be able to take that same principle to reduce your own borrowing habits and become totally debt free.

Debt-free means free from debt of mortgage as well, don't fall into the trap of thinking that a mortgage is OK. That it's not really a debt.

Finally, take your time when you read this book and when you have finished reading take action!

If you don't  
change  
Direction...



## **If you don't change direction you will end up ... exactly where you are now only older!!!**

Have you ever wondered what it would be like to wake up in the morning and not have to do anything that you didn't want to do? Are you a slave to your job and your routine and to your alarm clock? Do you have a hobby that you love, travel, adventure or a dream not yet fulfilled?

OK it is good to dream, but lets ask a different question, have you ever thought what it will be like when there is no job to go to as you have retired:

'The average UK worker faces a retirement income of less than the minimum wage unless they up their level of savings.

According to fund management group Fidelity, the average household will experience a 60% drop in income when the main earner stops working.

Based on the Office for National Statistics' average annual salary of £22,900, this would mean a retirement income of £9,618 a year. This is less than someone who works more than 40 hours per week on the minimum wage, which is currently £5.05.'



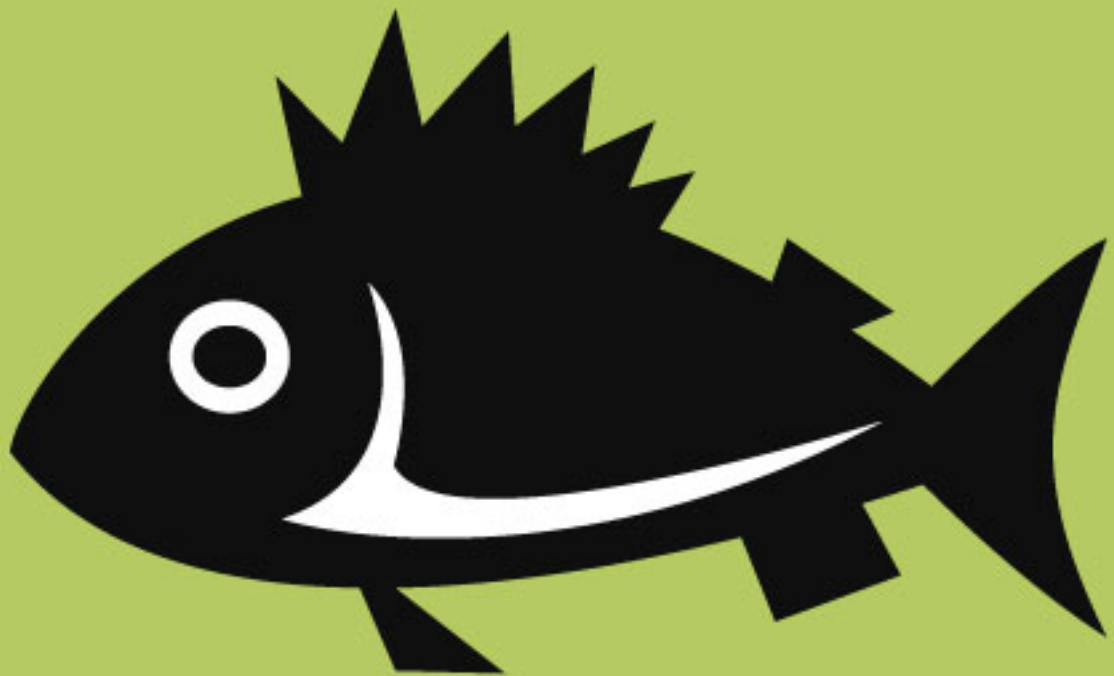
Lets analyse the quote above. It is true that you may retire with a 60% drop in income and true that your income may equate to less than the minimum wage, however, at least you won't have your mortgage to pay ... you hope.

It also states that you need to increase your savings. Well we believe that there are other better ways of saving before you think of depositing a tenner a month in the building society!

On completion of the steps in this guide you will be able to change your direction and achieve financial freedom. You will make savings of thousands and you will retire earlier and with more income.

So let's get started.

A debt by any  
other name  
smells just as  
rotten!



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