

The Guaranteed Way to Generate Business in
ANY Market!

**What Every Mortgage Company
Needs to Know to Close More Loans
& Even Make Money
When There's NO Loan!**



Change the conversation with the client from Rate & Fees to what the client REALLY WANTS... and cut right through to what it takes to close the deal!

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The challenges in market changes.

It often seems the only thing we can count on is change.

Rates go up, rates go down. Rates go back up, etc.

Inventory gets tight, Inventory gets tighter.

Technology seems to make it easier every year for clients to shop around when they need a refi or a purchase loan.

Standing out is hard when everyone is offering the same thing.

To most clients, a mortgage is a mortgage is a mortgage.

They look at a mortgage as a commodity they can shop for on their phone and they often end up going to someone else on their next loan.

This is one of the issues our program can help you with, as well as helping you close more loans and getting more future business from stronger borrowers.

What we do

Since 2010, we've been helping loan officers close more loans while making happier clients who are easier to qualify for more business in the future too.

The short version.

We create a plan for a client to pay off their debts in around half the time or better. Then we do the work for them to make it happen.

This is not a hardship program or anything like debt settlement or credit counselling. Those are not our clients.

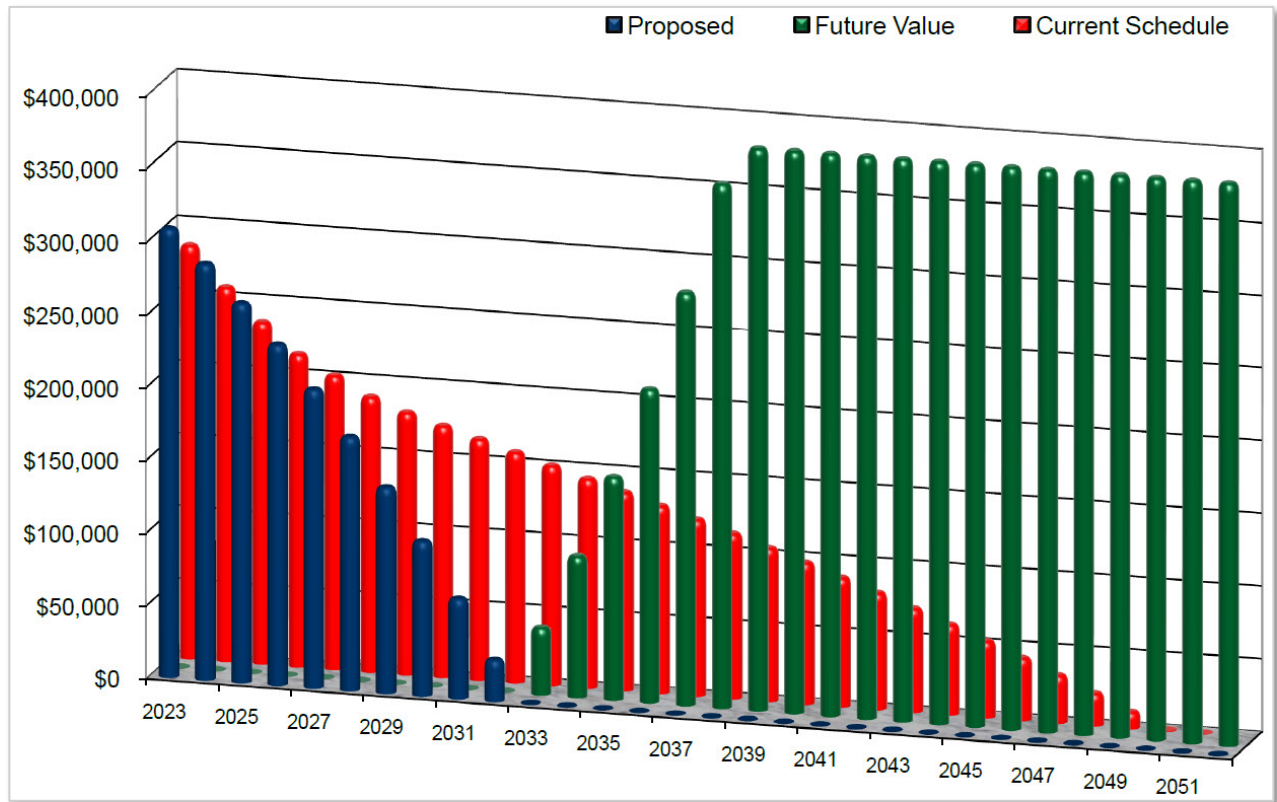
We help cash flow positive clients who can pay their bills (today or after your new loan is closed) to turbo charge their savings in dollars and time.

The savings our program creates and executes for the clients has been the reason why many clients accepted a loan proposal and closed with their Mortgage Originator.

Here is an example of how meaningful the savings could be for your clients.

Client Example	With Our Program	Without Our Program
Interest Savings	\$53,996	\$0.00
Completely Debt Free In	9.7 years	27.8 years
Cash Savings in 15 Years	\$232,668 / No Debt	\$0 / \$114,194 in debt left
Your Net Worth in 15 years	\$346,861 Better	No Improvement
Overall Average Interest Rate	3.78%	5.94%
Non-Mortgage Debt Paid Off in	5.3 years	

Example of the length in time to get out of debt today (Red Bars) vs Our Program (Blue Bars). Cash Accumulation shown in Green.



How we help you

These are the 3 main scenarios where our program works best.

1. When current rates are not more than around 4 % higher than what the client has now.

The savings numbers can make a cash out refi make perfect sense, The loan isn't about rates & fees anymore, it's all about savings in years and terms of thousands of dollars with results the clients can count on.

It also works with many who have a difference of over 4% depending on their debt load and equity.

2. When rates are going down, of course it all makes sense.

Our guaranteed savings results can be the justification for clients who are on the fence, to move forward. The conversation is about long term savings and not rates and fees.

They get to see how much better off they'd be if they had 10 years or more of their income available to improve their savings and life instead of wasting it on interest toward their debts.

3. For clients already in our program, when rates start moving down again it makes for easy Rate & Terms.

Their coordinator can run numbers for them to show how much faster they'll pay everything off with even a small rate improvement.

We have seen clients take advantage of a .25% improvement with a Rate & Term 6 months after they refinanced and got into our program.

They got on track to pay everything off over a year faster than their current plan and they said Yes to the new loan and were eager to get it done.

This also works for cash flow positive turndowns.

Our program is all about math and the client's cash flow. They must be able to make all of their minimum payments every month for this to work, as you'll soon see.

Bonus - You'll create stronger borrowers who will not be embarrassed to come back to you. Many people who do a cash out refi go to someone else for their next loan because they're embarrassed about building up more debt.

You'll have more clients returning to see you because of the stronger financial position you've put them into. And they'll be easier to qualify as we focus on paying down the more expensive revolving debt first.

Bonus Bonus – You get paid a quarter of a basis point of the amount of debt the client has, so you can make money even when there is no loan today and you are increasing client retention at the same time.

It literally pays to go through past loan files to find clients we can help together.

Here's how we help your clients

This is a professional service your clients can count on, so they don't have to be responsible for their own savings results.

The experience for your clients.

We run a free savings analysis for clients to show them what they could achieve. Everyone wants to save large amounts of money and pay their debts off years faster, but no one really does the work to make it happen.

It's human nature, our brain is focused on shorter term goals we can achieve and loses interest in longer term goals that take more time and work. Neuroscience 101.

We get the payment terms on their debts from either the client or you.

We run the savings analysis.

We get back to you on their savings numbers and you determine the next step, based on whether the client is a prospect for a loan or a client you want to help and secure for future business.

Clients currently in the loan process will see how your loan will help them accomplish the savings we're showing them. After their loan is closed they can finalize with us and start using our service.

Past clients who are not loan prospects today can move ahead with us immediately.

Either way, once they are clients with us, you get paid for helping to put them into a more secure financial future.

Who we can help

- First, we're looking at age 35-65.
- They need to have at least 1 mortgage of \$75 or higher.
- They need to have at least 5 other debts.
- Their non-mortgage debt needs to be at least \$30,000 in total.

We can go outside of these parameters as long as the savings numbers make sense.

As mentioned above, this is for clients who are cash flow positive. They may not be cash flow positive before your loan, but as long as they come out of it cash flow positive, that is the only qualification needed.

We do not look at credit or DTI or LTV. This is all about the numbers.

This also works for cash flow positive turndowns. If you had a turndown due to credit, DTI, or LTV, as long as they are making more than they are paying out we should be able to help them.

What is important is the client has to be able to meet all of their minimum payment obligations.

We use a version of a debt roll down strategy to create the savings in dollars and years. We put extra money we call margin toward a targeted debt until it is paid off.

Then we take the money that was going toward that debt and apply it as an over payment toward the next targeted debt. We continue to do that for each debt until everything is paid off years faster than the client would have done it.

Our staff and systems ensure everything happens like clockwork every month.

Some clients do not start off with any extra money toward their debts if their budget is tight. But as soon as the first debt is paid off their debt starts to roll down. As each debt is paid off the total debt is getting paid down faster and faster. This is all about consistency over time, which is why people fail to do it for long on their own.

This process usually takes from 6-12 years, depending on the debt load. It can take longer if the client has mostly simple interest debts or it can go faster if they have mostly compounded interest debts.

How to get started

Once you find a current client, past client, or cash flow positive turndown, who fits the criteria above, the next step is to have us run a savings analysis.

For us to run a savings analysis for your clients, we need the terms on their debts and the terms for your new loan, if applicable. Make a note with any debts which are being paid off if there is a new loan.

We'll also need the client's name(s) and age(s) for calculations on savings over time. You can provide contact info up front so you don't have to do it later. We do not contact your clients without your approval.

We have examples of how to provide us with the info below & on our site at <https://mortgagevigilante.com/analysis/>

Here are the different options we have shown on our site.

Option 1 - Use our form.

You can open the pdf from our site or download it and keep it on your computer for quick access.

You'll fill in the new loan terms if any, add the client's debts and click the submit button to email to us.

If you do not have interest rates on some of their debts, we'll use an average for the initial analysis.

Using average rates is close enough to see if the program makes sense for them. Then we dial it in later if they are moving forward with us.

We do not need the term column filled in for credit cards and revolving debts.

Free Analysis Request Form

We do not require a Social Security # or account numbers to run our savings analysis.

Date: [Click to Clear Entire Form](#)

Applicant Name / Age Co-Applicant Name / Age

Address:

City, State/Zip:

Email Address:

Home Phone:

Cell Phone:

Financial goals: i.e. payment savings, pay off debt, etc.

Client Debts

Tell us what kind of debt it is (Mortgage, Auto Loan, Credit Card, Student Loan, Line of credit, etc) and Creditor Name.

Creditor Name & Type of Account	Interest Rate	Current Balance Due	Credit Limit (If payment ratio is high, we may suggest balance transfer to lower payment)	Years or Months Remaining (not for credit cards)	Minimum Payment Due. If Mortgage, please use mortgage payment without impounds.
Example: Visa	12%	10,289	14,000		240.00
Example: Mortgage	4.5	150,000		27 yrs 6 mos	\$500
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Option 2 - Copy paste liabilities and email or send us a pic.

You can copy the liabilities from your LOS, paste into an email with the new loan info and send to us.

Or print out the liabilities and write down the other info and send us a pic (as long as it's in focus.)

Or copy paste from the credit report and paste it into an email, along with the loan and client info we need.

Either way is fine with us. We're showing you options because we want you to find what works best, and the quickest, for you.

As mentioned before, we need client names and ages or DOB. We use this in a couple of calculations on savings over time.

As mentioned above, if you don't have rates on the non-mortgage debts, we'll use averages which will show us if the program makes sense for the clients.

If you go this route, you can email the info to is at

freeanalysis@mortgagevigilante.com

Creditor	Type	Balance	Months	Payment	Exclude Mon. Pay	To Be Paid Off
SUN WEST MORTGAGE	Mortgage	432,665.00	335	2,686.00	N	Y
GOODLEAP LLC	Installment	24,852.00	198	171.00	N	N
DEPT OF EDUCATION/N	Installment	23,828.00	53	99.28	N	N
DEPT OF EDUCATION/N	Installment	23,113.00	66	96.30	N	N
DEPT OF EDUCATION/N	Installment	22,653.00	77	94.41	N	N
DEPT OF EDUCATION/N	Installment	17,823.00	216	74.26	N	N
DEPT OF EDUCATION/N	Installment	15,837.00	225	65.93	N	N
TOYOTA MOTOR CREDI	Installment	10,957.00	45	376.00	N	N
BELLCO CREDIT UNION	Installment	8,617.00	45	475.00	N	N
UPGRADE INC	Installment	6,645.00	30	217.00	N	N
CAPITAL ONE	Revolving	6,545.00	30	224.00	N	N
DEPT OF EDUCATION/N	Installment	6,106.00	0	25.44	N	N
JPMCB - CARD SERVIC	Revolving	4,311.00	41	107.00	N	N
CAPITAL ONE/WALMAR	Revolving	4,298.00	30	142.00	N	N
DEPT OF EDUCATION/N	Installment	4,005.00	0	16.69	N	N
Q1CARD'S CBNA	Revolving	3,928.00	33	122.00	N	N
COMENITYCAPITALULT	Revolving	2,915.00	29	101.00	N	N
AVANT	Installment	2,872.00	34	98.00	N	N
MERRICK BANK CORP	Revolving	2,871.00	28	106.00	N	N
SYNCB/CAR CARE DISC	Revolving	2,262.00	20	114.00	N	N
KDHLS/CAPITAL ONE	Revolving	2,183.00	30	73.00	N	N
ELEVATIONS CREDIT U	Revolving	1,626.00	33	93.00	N	N
CAPITAL ONE	Revolving	1,598.00	29	48.00	N	N
SYNCB/AMAZON PLCC	Revolving	1,392.00	9	121.00	N	N
MALYS/CITIBANK, N.A.	Revolving	1,063.00	28	39.00	N	N
ELEVATIONS CREDIT U	Revolving	929.00	38	25.00	N	N
JPMCB - CARD SERVIC	Revolving	175.00	5	40.00	N	N

New loan Bill Smith 57 Mary 54
 550k at 6.5% 30 yr
 PI \$3167
 Tax / Ins 845.13

B B	DEPTEDNELNET	05/23	04/18 05/23	\$3325 EDU	\$3403 120 -	\$0 61	0 0 0 0	0 11	AS AGREED XPTUJEF
B B	DEPTEDNELNET	05/23	08/11 05/23	\$2000 EDU	\$3152 120 -	\$0 82	0 0 0 0	0 11	AS AGREED XPTUJEF
B B	SPIRE CREDIT UNION	06/23	06/19 06/23	\$3000 REV	\$1784 MIN \$53	\$0 49	0 0 0 0	0 R1	AS AGREED XPTUJEF
B B	DEPTEDNELNET	05/23	10/16 05/23	\$1419 EDU	\$1590 120 -	\$0 79	0 0 0 0	0 11	AS AGREED XPTUJEF
B B	DEPTEDNELNET	05/23	10/17 05/23	\$526 EDU	\$482 120 -	\$0 67	0 0 0 0	0 11	AS AGREED XPTUJEF
B B	COMENITY BANK/TORRID	06/23	08/21 05/23	\$1100 REV	\$254 MIN \$35	\$0 23	0 0 0 0	0 R1	AS AGREED XPTUJEF

Option 3 Have the client fill in a secure form online with Adobe Sign.

We use Adobe Sign for security.

We do not ask for account numbers or a SS#, so this stays non-threatening to your clients.

We have a form set up on a site that your client can use to send us the terms on their debts.

The Adobe Sign process will verify the client is sending the info from their email for security and privacy purposes.

We have step by step directions for them. After they complete the form they'll receive a copy for themselves.

You can have your client send their info and if there is a proposed loan, you can email us the details yourself.

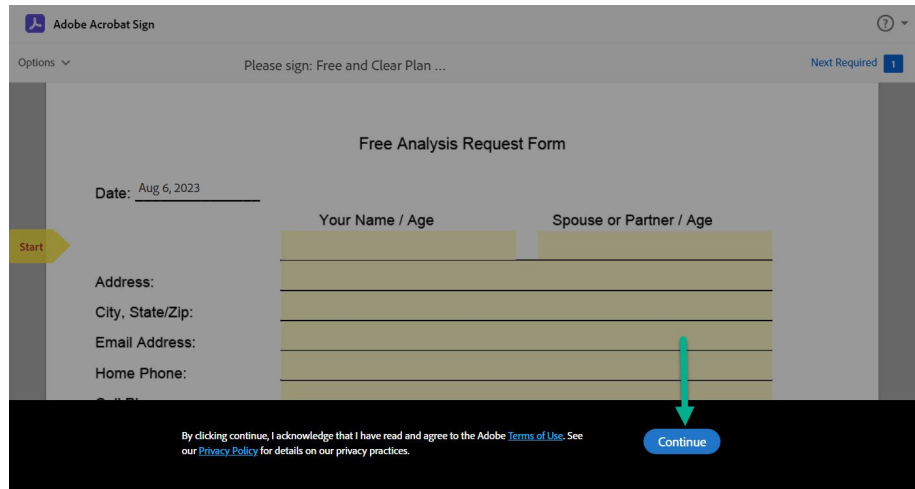
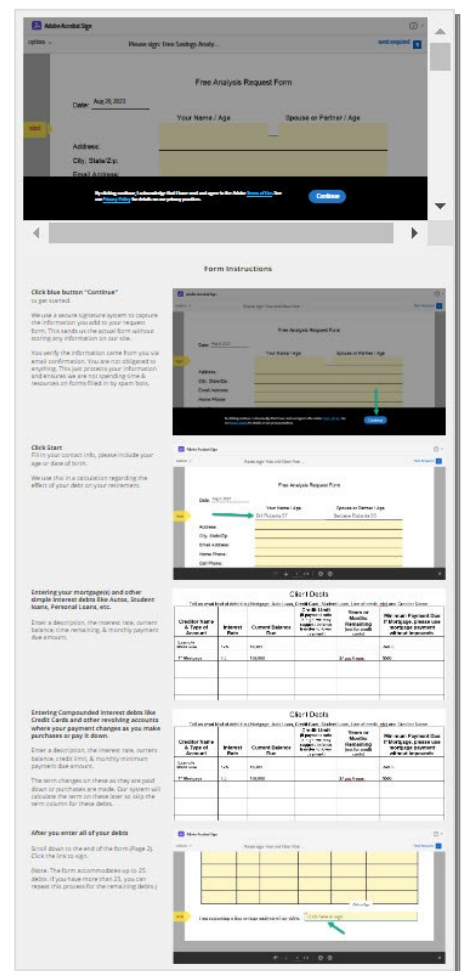
If a client wants you to fill in a form for them, use the one shown in Step 1 above.

The link for you to give your clients to fill in their debt terms is

freeandclearplan.com

If you have any questions, please call Corey at (913) 967-2697 or email us at info@mortgagevigilante.com

On the next few pages, we cover a few of the most common questions.

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Q & A

How does this affect my clients' credit as they go through the program?

Our program does not harm their credit in any way. We are not a “credit management” type of program. We do not, and are not allowed to, state any beneficial claims toward affecting credit. So judge for yourself how you think our program will affect your clients credit going forward.

We ensure all payments are made on time.

All of the client's obligations are met every single month.

We focus on paying down the revolving debt first, paying it off faster.

How else does this help my clients?

First, your clients will have more cash flow available to them several years sooner than they would have had by paying different debts off.

Once they have paid off all of their non-mortgage debts, they have options.

They could:

- Continue to put part or all of their increased cash flow toward their existing mortgage.
- Put more money into boosting their retirement savings.
- Get an investment property (more mortgage transactions).
- A combination of the above plus other options.

They're developing better spending habits too.

Over time, as we're paying down the debts, your clients are getting used to not spending a specific amount of money on other things. When a debt gets paid off, they don't just absorb that cash flow back into their monthly spending. They develop these habits over time and eventually don't miss that cash flow that is paying down their debts and achieving their financial goals years ahead of time.

Spending, and over-spending, are psychological and there are many triggers that work against your clients.

Think about a typical cash out refi client from the past, who doesn't have a real plan in place for after they close. They haven't magically developed any new financial habits. When they free up their credit cards, their wants and desires eventually get them to start spending that available credit.

Then their monthly bills start going up plus they have a higher new mortgage payment than they used to. This gets many into trouble that they are not prepared for.

Our brain is hardwired to go after something it "wants". And it will do it subconsciously and relentlessly, without consciously looking at future ramifications.

In our program things work differently, which is why you end up with a better qualified borrower over the long run for future business and more referrals.

In our program we pay everything off over time and with a fixed amount of money going toward their total debt each month.

This gives our program "room to work it's magic" and gives the client time to get used to a steady budget. It trains them over time to stay within their spending limits.

You can help them get on track and stay there. You'll be building a client for life who will refer others to you.

What our program is not

It is **not a hardship program** – it only works for cash flow positive clients.

It is **nothing like debt settlement**, debt negotiation, credit counseling, or BK – in fact *we are the opposite of these programs* as we accelerate the pay down of the client's debts.

It is **not harmful** to the client's credit score – we help protect it by ensuring on time payments meeting all of their obligations. Further, the revolving credit is paid down first and ahead of time.

Do you realize what that means for their credit score?

Our program is **not something new** —
We've been helping clients since 2010.

Every day your clients are getting closer and closer to retirement, and the majority of them are not on track to having the savings they'll need.

They know this, and they don't have a solution that is even close to the results you can bring them.

Additional Information

RESPA

If you are concerned about being able to earning income from receiving a commission for referring a potential client to us, it's understandable. You've been trained to ensure you follow the rules.

You have to take RESPA very seriously or you could end up in a new career, or worse, if you do the wrong thing.

Fortunately, our services do not fall under the definitions in RESPA.

Here's why...

RESPA was created to keep money from changing hands in a "**federally related mortgage loan**". You can look up the definition in Section 2602 Definitions.

As explained in Section 8, "Section 8 of RESPA prohibits anyone from giving or accepting a fee, kickback or anything of value in exchange for referrals of **settlement service business involving a federally related mortgage loan.**"

"**Settlement Service Business**" is defined in Section 3500.2 and covers services tied to the cost of settling a mortgage transaction. It does not apply to our program.

To boil it down, RESPA does not want you to pay anything that would increase the cost of the loan to the consumer, such as paying for leads for example.

The goal is to prevent lenders, brokers, real estate agents, title companies, and others from paying each other for business.



That cost would have to be passed on to the consumer in some way which raises the resulting settlement fees to the consumer.

The main point here in relation to RESPA, is our program is not part of the settlement on a loan.

In fact, when you are referring a Turn Down or Past Client to us there isn't even a loan in process to affect the settlement costs of. The lead already has a loan or can't qualify for one.

Not only are you not incurring a cost to be passed on to the client, you are getting paid when a client takes advantage of our services, which will save them money.

If you are unsure of this talk to your compliance department. Send them this report to look at and we are happy to talk further with them about the details.

Remember, mortgage agents have been offering our program for over 15 years.

There will be agents who don't get involved because they think getting a commission for our program is against RESPA.

That will just mean more business and income for you because you took the initiative to and they didn't.

We look forward to working with you and answering any questions you have about our program and process.

Corey Mitchell

corey@mortgagevigilante.com

(913) 967-2697

You can book a call or schedule a demo over zoom at this link

<https://mortgagevigilante.com/schedule-call/>