

Wealth Strategist

Michael Ciavarini is a T.E.A.M. Certified Mortgage Planner. CEO of Boston Mortgage Planners, and Branch Owner of Benchmark Mortgage branch #1526. He is the creator of Realtor's Edge and a Certified Agent of United First Financial the creator of The Money Merge Account System™. You can read more about Michael at his website.



Boston's historic charm meets today's wealth management



Michael Ciavarini
Certified
Mortgage Planner



Benchmark Mortgage

100 River Ridge Drive
Suite 105
Norwood, MA 02062

(781) 551-0033—Phone
(781) 551-0031—Fax
(800) 785-1685—Toll Free

mikec@BostonMortgagePlanners.com
www.BostonMortgagePlanners.com

Tomorrow's wealth
meets today's wealth
management

Knowledge - Education - Strategies



An Innovative Approach to
Financing Real Estate during
Uncertain Market Times

-by-

Michael Ciavarini
Certified Mortgage Planner

Buyer Concerns Focus On Future Value

Today's market raises serious concerns. With the term of ownership being typically three to five years for young buyers, one has to ask the questions:

- Will I be up-side-down when I sell?
- Will prices fall further after I buy?

Allow us to show you how to put the pieces together.



We Start with Your Cash Needs at Exit

While the industry tries to get you into a property our focus is on getting you out with cash.

We create for our buyers:

- Positive equity position
- *Preservation of your down payment
- Seller concessions at closing
- Lowest monthly payment with a 30 years fixed mtg
- *Recession proof ownership
- Highly skilled Realtors trained on our system
- Coaching program ensuring success

* Our data modeling assumes a zero appreciation rate

How we create large Equity Positions

We discovered two products that when used in concert generate huge equity positions in a short period of time.

1. The 2-1 Buydown option of a 30 year fixed loan, and
2. The Money Merge Account System™

The buydown option significantly reduces your monthly payment within the first two years of your mortgage. It requires pre paid interest which we arrange for the seller to pay for you at closing. We then funnel the monthly savings into The Money Merge Account System™ which accelerates the payoff of your mortgage. By reviewing the chart our program creates in equity \$41,834.10 in three years and \$70,208.33 in five years on just \$400 a month. The buydown in this example created a monthly payment savings of \$513 a month. *Amazing!*

Current Debt Schedule

Debt Amount:	\$417,000.00		
Remaining Term:	361		
Principal Payments:	\$417,000.00		
Interest Payments:	\$495,142.15		
Total Payments:	\$912,142.15		
Year	Principal Paid	Interest Paid	Total Paid
1	\$5,002.51	\$25,402.37	\$30,404.88
2	\$10,320.20	\$50,489.56	\$60,809.76
3	\$15,972.89	\$75,241.75	\$91,214.64
4	\$21,981.68	\$99,637.84	\$121,619.52
5	\$28,369.02	\$123,655.38	\$152,024.40

Your Goals + Our Methods = Success

During our **Wealth Discovery Interview** we ask how much cash do you need and how long will you retain this property? Our analysis will identify the amount needed to funnel into The Money Merge Account System™. Throughout the program we will monitor your performance to ensure your success. We offer yearly meetings with your wealth team to review your equity, value, and any changes you may want to make. When you are ready to sell, we will handle it for you.

The Realtor plays a Vital roll in Your Success

The Realtor who referred you to us is carefully selected by our firm. In our opinion they are superior to their colleagues in:

- negotiating skills, and
- market knowledge.

We strongly encourage you to work with them exclusively by requesting a buyer contract. We work as a **TEAM** to ensure your success as they are proficient with our systems.

If you need a Realtor, call us and we will recommend one to you.

Money Merge Account

Debt Amount:	\$417,000.00		
Projected Payoff:	232		
Principal Payments:	\$417,000.00		
Interest Payments:	\$292,927.27		
Total Payments:	\$709,927.27		
Year	Principal Paid	Interest Paid	Total Paid
1	\$16,729.10	\$24,979.52	\$41,708.62
2	\$28,896.99	\$49,186.30	\$78,083.29
3	\$41,834.10	\$72,626.37	\$114,460.47
4	\$55,587.52	\$95,248.93	\$150,836.45
5	\$70,208.33	\$117,004.97	\$187,213.30

How Do I Get Started?

It all starts with a phone call. My contact information is on the back. We do not require your Social Security number to produce your **Personalized Mortgage Plan**. We will crunch the numbers then present a 5-page report to you in our office or via Webinar for your convenience. At that point you will feel safe knowing you have a plan in place that will protect you during these uncertain economic times.