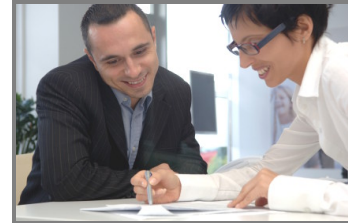


Together, Serving Others, and Changing Lives



I so enjoy sharing about our program designed to help people get out of debt and pay off their mortgage in record time. Our extraordinary award-winning program is touted as #1 in the country by many, and I would love to meet to discuss how we might together further assist others in a most unique, effective and impacting way.

The profiles of ideal clients are . . .

- Someone who is a **first-time home buyer** and in their 20s who may also have additional debts such as student loans, credit cards, auto loans, virtually anything with interest.
- Anyone in their 30s or early 40s who is **up to about halfway into their mortgage and has other debt** is a good client for this opportunity.
- Someone in their mid or late 40s **concerned about not having enough for retirement** and wanting to ensure they have money built up in reserves for any life events such as job loss or disability so they don't have to live a reduced lifestyle as a result.
- Someone who **just refinanced or has done so in the past few years** and is reflecting on their life and truly sensing a need to plan and take action to achieve their financial timeline goals.
- Someone in their 60s or 70s who is **thinking of refinancing** and facing that long 30-year debt once again, and they wish there was a way to pay it off lots sooner, as **they don't want to have debt payments going into their retirement years**. This person does not leave the debt to their spouse or children when they pass away.
- Anyone with **no mortgage, but has other forms of debt**.

Partnering for a client's healthier financial landscape ...

1. **Financial advisors** — Our program is great for the savings and investment minded. Use us and our program as a tool, a resource by which to **help educate clients** on how to better understand the impact of a seemingly small financial decision over time. And, also how to **free up money** for other things such as lifestyle increase, more in savings, boost the retirement fund, obtain investment property or start other investments for greater diversification and **financial security**.

2. **Realtors** — For **every person you sell a home to**, they will be at the highest debt load with their new mortgage and will have the most to save with this interest-elimination program. Your **clients will appreciate the favor** of knowing about this program which could allow them to be buying their home over time far cheaper than they ever thought possible, **saving** potentially tens and even hundreds of thousands of dollars on their interest payments. Let

them see you as that further **exceptionally valuable realtor** by connecting them to this life-changing program.

3. Mortgage brokers & Loan officers

Consider contacting clients from the past 12 years on a 30 year, 8 years on a 20, or 6 years on a 15 to see how the program might **improve their financial landscape** by helping them get out of debt faster and have more disposable income sooner. Additionally, **consider becoming a Ufirst agent** to directly facilitate your client's use of the program. You would not only **develop a second income stream** in a down economy, but you'll set yourself **apart from the competition** as well as become known as that special broker going one major step **further in client education** and assistance in a most significant way.

4. **Insurance agents** — Offer your clients a look at this program which can **free up more of their income** to use towards other things important to them and their family, including perhaps other services you provide that they were not in a position to obtain before.

5. CPAs as well!

Looking forward to talking further about uniquely benefiting those we passionately serve.

Bless lives, be responsive, be prosperous,

Steve Copeland Pres. CFR Inc.
503-318-9898 Your Early Payoff Specialist
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Mortgage and other debt pay off acceleration at its best. We're making history and changing lives.

Being debt-free may be closer than you think.

ELIMINATE DEBT – BUILD WEALTH

We're looking for new agents daily, so if you know of anyone open to significant income a huge market, please let me know.