



# ALL IN ONE LOAN PROGRAM

A flexible mortgage option that allows you to lower your loan's principal and gives you access to your home's equity.

*Apply Today!*



By using the **All In One Loan Program**, the nation's first offset mortgage, you can lower your loan's principal faster and in doing so, save tens of thousands of dollars in valuable interest. Best of all, the **All In One Loan Program** provides flexible access to your home's equity dollars for thirty years without forcing you to refinance. It's flexible, easy to use and will change the way you think about mortgages and your money.

## PRODUCT BENEFITS:

- This offset mortgage is a home loan that works like a fully secured checking account and allows borrowers the freedom to use their income to reduce their exposure to harmful mortgage interest
- All deposits are applied directly to loan principal offsetting the outstanding daily balance in which interest is computed
- Access to deposited funds is provided 24/7 through ATM debit cards, check writing, online bill-pay and ACH transferring
- Home financing and personal banking combined into one fluid offset account

## PRODUCT SPECIFICS:

- Designed for new home purchases and mortgage refinances
- Available for Primary, Secondary and Non-Owner occupied homes
- The All In One is a 30 year loan and provides access to home equity dollars through its banking features without forcing the borrower to refinance
- Requires good credit and is most suitable for cash-flow positive households
- Borrowers can pay off their homes sooner, build equity faster and free up money that can be used to build wealth
- Asset depletion allowed

Contact **Kevin** today to find out if you qualify for the **All In One Loan Program** or to talk more about your options.

**SchmidtHomeLoans.com**



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