THE 13th MONTH?

www.BiweeklyMortgageAssociation.com
Toll free (800) 248-8840

*BWMA - Where **every** day is a **good** savings day!*

What do airlines, office buildings and lenders have in common?

No 13th row on an airplane
No 13th floor in an office building
No 13th month in a lender's calendar…

or IS THERE? When you pay January's payment, for example, do you think your payment covers you for the entire month? Think again! It only covers the first 28 days, leaving the 29th, 30th and 31st to accrue separately, along with extra days of other months until by year's end, the ***extra days have accumulated to a 13th 28-day month!***

Optional payment

Lenders have found that by using a 28-day month to calculate borrowers' interest, borrowers will have fulfilled their 12-month mortgage obligation in ***just 336, not 365 days***, leaving the balance of the year (the 13th month) as an optional payment.

With no late notices or fees for failing to make this optional payment, most borrowers are unaware that they're missing their 13th payment.

That being said, the 13th payment is the most profitable payment for either the lender or borrower that will be received or made all year long.

Potency of 8 payments

Unlike traditional payments which are portioned into interest, taxes and insurance, this ***13th payment has the potency of 8 traditional payments to principal.***

100% of the payment is credited to principal if paid, or if not paid, defaults to interest which is **100% pure profit for the lender.**

A Third Party Administrator (TPA) is a company acting independently from your lender. They will process biweekly debits and lender payments for you.

BWMA clients contract this specialized service and receive the benefits of automation and a dual payment history to use in case of a dispute with a lender. The TPA utilizes special software processes enabling them to be efficient and provide personalized service using an all American workforce.

Which will it be: use a Third Party Administrator to pay these extra days, at no out-of-pocket cost to you, or let them default to interest and be added onto your already huge outstanding loan balance? By doing nothing, you allow your lender to keep the days as profit for themselves.

The sum of the parts is greater than the whole when calculating equity build-up biweekly. **Thirteen months paid biweekly has the same effect on principal reduction as 20 traditional monthly payments.**

Not only do you get a bigger bang for your buck, you also have more of your paycheck left. It's less expensive to come up with half a mortgage payment than a full payment.

Keep your same loan and lender, no refinancing, no out-of-pocket cost to get started. ***What are you waiting for? Call toll free today!***

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A+ **BWMA** is the oldest Third Party Administrator in the country, specializing in weekly and biweekly debiting and a member of the Better Business Bureau with an A+ rating. BWMA is the watchdog for borrowers, keeping lenders on a short leash when it comes to making sure borrowers get credit for every dime they pay to principal.

Learn more about this automated, time-tested savings program by visiting us online at

www.BiweeklyMortgageAssociation.com

or calling us toll free at

(800) 248-8840.

You will be glad you did!