



IF YOUR BOSS WON'T GIVE YOU A PAY RAISE...



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

BWMA - Where pay raises are monthly!

GIVE YOURSELF ONE



BY PAYING BIWEEKLY!

Third Party Administrators (TPAs) share insider techniques on how they use the calendar, not your wallet, to accelerate your loan.

It's a fact that if you get paid biweekly and pay your loans through a TPA accordingly, you will have more discretionary income than if you continue to pay monthly. It's easier to come up with smaller mortgage payments which *leaves more spendable money.*

Benjamin Franklin said, "A penny saved is a penny earned." It's safe to say that \$100 saved is \$100 earned—honor the wisdom of Ben Franklin and put more "Benjamins" back in your pocket!



Ever feel like you have too much month at the end of your money?

In all actuality, you are using a short income month to cover a long payment month, thus, you DO have more month than money.



Short income and long payment months are created by adding two 14-day pay cycles (28 days) to cover one long (30- to 31-day) monthly mortgage payment.

You can control the frequency of your payments with the assistance of TPAs. If you pay your mortgage monthly, you are *allowing your lender to dictate* the term and amount of interest you will pay.



Don't serve your mortgage — make your mortgage serve you!

If you pay your mortgage biweekly (half as much every two weeks), you are making your mortgage serve you. This will *shorten the term of your loan* by 6-10 years, saving you tens of thousands of dollars in interest.

Every 14 days, payments are on your side—every 30 days, payments are on the bank's side.



What was almost impossible payment-wise a couple of years ago due to lender restrictions on accepting partial payments is now feasible through TPAs who *use algorithms to line up mortgage payments* with interest computation and payroll cycles.

TPAs such as **Biweekly Mortgage Association (BWMA)** have found their much-needed niche as the flip side of what payroll departments do. Everything your payroll department does on the deposit side, TPAs do on the payment side with the same lightning speed, accuracy and safety of funds.



Every time you get paid, half your mortgage gets paid, thus creating smaller payments, faster payoffs, and retiring your mortgage 7 years sooner!

TPAs retrofit borrowers' long payment months. By streamlining the payment process and accelerating loans, TPAs save borrowers tens of thousands of dollars and eliminate the need for additional payments to principal.



Borrowers who wish to have the same mortgage acceleration benefits as those who utilize the assistance of TPAs are not using the calendar to fund their extra payments to principal. Instead, they end up adding an additional one-twelfth of their mortgage payment to each of their payments.

If you get paid biweekly, pay your mortgage biweekly. You will have more discretionary income than if you continue to pay monthly with no loan acceleration.

Read what Howard G.

from Texas has to say: *"Rather than paying my mortgage monthly with extra payments to principal coming out of my take-home pay, I have BWMA debit my account*



every 2 weeks and pay my mortgage. I have more cash flow now, plus I am accelerating my mortgage. Can't beat more money, faster term!"

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!