

Brian Topor

Founder/Publisher of Broker Banker Magazine and BrokerBanker.com
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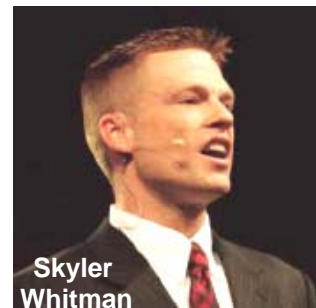
Dear Friends:

As an experienced mortgage originator and Founder and Publisher of Broker Banker Magazine and BrokerBanker.com and CAMB member, I've come across every imaginable product designed to help mortgage originators generate more business. Some have been great; most have not. I have never personally and/or publicly endorsed any product.

However, I'm endorsing this one!



When I heard about United First Financial and the Money Merge Account, I became so intrigued about the possibility of this product being for real, that the following weekend I drove to Nevada to learn more and meet some of the upper management. After meeting and talking to Jonathan E. Bonnette, President of United First Financial and later meeting Skyler Whitman, Co-Founder, I realized these guys were onto the next "big thing" within the mortgage industry.



Here are some of the reasons I like, endorse, and now do business with this company:

1. It turned my personal "Interest Only" mortgage into a 17-year mortgage, where my family will own our home free and clear without spending additional money each month.
2. The Money Merge Account was piloted with 400 homeowners during 2005/2006 in Denver, Colorado and after a year of use, 98% of the homeowners who started the program were still using it. Plus, on average, homeowners did 20% better than projected!
3. Similar systems have been around and successful for over 10 years in Australia and other countries.
4. This Money Merge Account program is an amazing prospecting tool. What client wouldn't return your call after you leave them a voicemail saying you have a new program that may help them eliminate 10-20 years off their current mortgage, without refinancing and without spending more money each month!
5. This program is also a competition eliminator! Have you ever competed for a mortgage and you and another guy were offering similar rates? With this program, now you can tell the client you're competing for that you can also put them on a program that will have their house paid off in only 15 years (or whatever the number actually is) rather than the traditional 30 years your competitor is offering, and BLAM!, that deal is yours!
6. Mortgage originators selling the Money Merge Account product are also reporting that when they get into numbers with their clients to run an Analysis.. they're finding re-finance opportunities in about 1 in 5 loans. This gives you another opportunity to save money for your client.
7. I knew that when mortgage originators helped just a few past clients cut their mortgage in half (or whatever the actual amount is), those people would tell all their friends and family that their "mortgage guy" just shaved X amount of years off their loan and without any out-of-pocket expenses. I knew mortgage originator's phones would soon be ringing off the hook with new clients from referrals.

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8. I also like that mortgage originators can run their clients numbers, with an Money Merge Account analysis software provided to them, and based on their clients income and expenses, estimate how many years the Money Merge Account will knock off their client's current mortgage before they purchase the Money Merge Account.

9. I also like that you need a HELOC in order to use the Money Merge Account and that mortgage originators could definitely help their clients obtain one.

10. After personally spending hours scouring the Internet, I found no bad press on United First Financial. Only great comments. The only time you will read something bad is when someone is guessing how the Money Merge Account works or suggesting their own ways of saving on mortgages. I never heard or read any negative comments from someone who actually purchased and is using the Money Merge Account. I've only read great comments.

11. The Better Business Bureau has processed "0" complaints in the last 36 months on United First Financial. This is really great since they now have over 6,034 homeowners using the Money Merge Account program as of 6/28/07.

12. G. Edward Griffin Author of "The Creature from Jekyll Island: A Second Look at the Federal Reserve" has recently endorsed the Money Merge Account with United First Financial.

On his website, he said *"I have examined this program closely and am happy to conclude that, not only does it work exactly as the company guarantees, it is entirely ethical as well. So I decided to add the Money Merge Account to the Reality Zone. If you are making mortgage payments, I highly recommend that you check it out. You will be amazed at the huge amount of interest you can eliminate and how much sooner you can achieve true home ownership."*

13. I also love the fact that United First Financial has a **100% Money Back Guarantee** and that the Money Merge Account will save the money indicated in the free analysis that people can get before purchasing.

Make no mistake about this product, **Money Merge Account is for real;** Money Merge Account is here. You can be the hero and save your clients huge amounts of money (and get paid very well) or your competitor can. It's your choice.

Continued Success,
Brian Topor

Eliminate Years Off Your Mortgage:

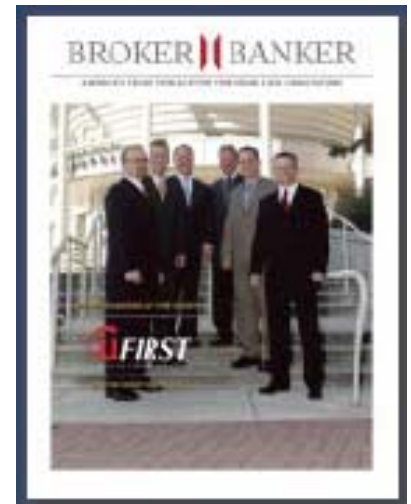
- Without refinancing your existing mortgage
- Without increasing minimum monthly mortgage payments
- With little or no change in lifestyle

This is:

- Not a Bi-weekly Payment Program
- Not a Debt Reduction Program
- Not a Debt Roll-down Program
- Not an extra hundred dollars a month

Sound too good to be true?

Put us and the **100% Money Back Guarantee** to the test.



For your free personal analysis visit the website:
www.brownbeatsthebank.com