64-PAGE REPORT

THE 30-YEAR MORTGAGE MISTAKE

A MODERN HOME LOAN STRATEGY FOR TODAY'S WORLD.

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THE MODERN HOME LOAN BLUEPRINT

An Innovative Mortgage Product Helping Build Wealth and Achieving Financial Freedom

[Without Changing Your Income or Expenses]

RYANJROBERTS.COM

HOME FINANCING DONE RIGHT

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THE ALL-IN-ONE LOAN BLUEPRINT

A Modern Mortgage Strategy for Building Wealth and Achieving Financial Freedom

Discover how to use your **current cashflow** to pay off your mortgage in half of the time, save hundreds of thousands in interest, and build real wealth—*without changing your income or expenses*. If you are purchasing or refinancing a property, read this report before making any decisions. What I wish I would've known…

A Letter From Ryan

Dear Friend,

The largest financial decision the average American makes in their lifetime is their home financing. And the #1 largest contributor to building any substantial amount of wealth in your lifetime is owning real estate. It is worth educating yourself about home loans. [Hint: The interest rate is not the only thing that matters.]

If you're reading this, you're likely interested in financial matters. And that's good, because finances matter!

Maybe you've been paying for years on a home loan, and the balance barely budges.

Maybe you want to purchase a home but don't want to give most of your money to the bank instead of saving or investing it.

Maybe you're trapped by a "great" low rate but stuck in the wrong house.

Maybe you're approaching retirement and realize you'll still be making payments well into your 60s or 70s.

Maybe you're just curious to see if there is a better way to finance your home or if this is some sort of scam.

I get it. I've had these conversations with people just like you.

The truth is, the 30-year mortgage was designed in the 1930s for a world that no longer exists. A world where people stayed at one job for 30 years, lived in one house their entire lives, and had a pension waiting at the end.

That's not our current world. We change jobs. We relocate. We need flexibility. We're funding our own retirement. And we're realizing that traditional financial products weren't built for the life we're actually living. And while there is still a need for traditional mortgages, there are other options that are worth looking at (if you know they exist). The fact that nearly 90% of all home loans are 30-year fixed mortgages tells me most people don't know other options exist.

This guide will show you another path—one that's been quietly helping homeowners since 2005, with over $4.3 billion in funded loans and a perfect track record of zero defaults.

It's called the All-In-One Loan, and it's not your typical mortgage.

In the following pages, I'm going to show you:

- *Why traditional mortgages keep you in debt for decades (even with "great" rates)*
- *How the All-In-One Loan works (in plain English, with real examples)*
- *Actual case studies of people who've saved $200K-400K (or more) in interest*
- *Whether this strategy makes sense for your specific situation*

*Warning: <u>This isn't for everyone</u>. Honestly, **<u>this isn't for most</u>**. But if you're someone who:*

- *Has financial self-control*
- *Has positive cash flow most months*
- *Wants to be mortgage-free before traditional retirement age*
- *Values flexibility and control over your money*
- *Is tired of throwing money at interest*
- *Have opportunities to make money if you have access to cash*

...then keep reading. This might change everything for you. I'm not kidding.

To your financial freedom,

Ryan Roberts

Certified All-In-One Loan Specialist

INTRODUCTION

What This Guide Will (and Won't) Do

This guide WILL:

✓ Explain why traditional mortgages are designed to keep you in debt

✓ Show you a proven alternative used by thousands of homeowners

✓ Walk through real examples with actual numbers

✓ Help you determine if this strategy fits your situation

✓ Give you the tools to make an informed decision

This guide WON'T:

✓ Claim this works for everyone (in fact, it doesn't work for *most* people)

✓ Promise get-rich-quick schemes

✓ Use confusing financial jargon

✓ Pressure you into anything

✓ Waste your time with fluff

A Quick Note on Transparency:

I'm a loan officer who specializes in the All-In-One Loan. Yes, I earn money by helping people get these loans. But I only recommend them when they genuinely benefit the borrower — which is why I'm giving you this entire guide for free.

My goal is simple: If this makes sense for you, let's talk further. If not, that's fine too. Either way, you'll walk away more educated about how mortgages actually work.

How to Use This Guide:

- **If you're short on time:** Read Part 1 (the problem), Section 4 (how it works), and Section 7 (real examples). That's 20+/- pages that'll give you the essentials.
- **If you're analytical:** Read everything. I've included statistics, historical references, comparisons, and detailed explanations.

- **If you're skeptical:** Skip to Section 7 (real case studies) and Section 8 (20-year track record). See the proof first.

Let's get started.

PART 1: THE PROBLEM

SECTION 1: YOUR GRANDPARENTS' MORTGAGE DOESN'T WORK ANYMORE

The 30-year mortgage was invented in 1934. The same year:

- *The average car cost $625*
- *A gallon of gas was 10 cents*

We've updated literally everything since then. Except mortgages.

The World That Created the 30-Year Mortgage

In the 1930s-1950s, on the heels of the great depression, the mortgage industry designed products for a specific type of borrower:

Then:

- Stayed at one job for 30+ years
- Lived in one house for life
- Had a pension waiting at retirement
- Single-income household (typically)
- Stable, predictable employment
- Limited mobility

The 30-year mortgage worked perfectly for this world. You bought a house at 30, paid it off by 60, retired with a pension, and owned your home free and clear.

Our World Is Completely Different

Here's what's changed:

	1950s	Today
One-person households	7.7%	29%+
Average age of marriage	23 years	29 years+
Average age starting family	23 years	30 years+
Divorce rate	10%	50%+
Average annual income	$3,300	$74,580
Average home price	$7,400	$420,800
Home price to income ratio	224%	564%
Average job tenure	10-21 years	2.6-4.1 years
Time homeowner keeps home	>12 years	<8 years
Workers with pensions	60%	23%
Retirement savings needed	$123,400	$1,460,000

Sources: U.S. Census Bureau, Bureau of Labor Statistics, National Association of Realtors

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What This Means for You

You're not your grandparents. You:

- Change jobs every 4-5 years (by choice or by chance)
- Move every 7-8 years (on average)
- Have to fund your own retirement (not by choice)
- Face housing costs 5-6x your annual income

- Need flexibility, not rigidity
- Can't count on staying put for 30 years

Yet you're using the same mortgage product designed for people who lived completely different lives.

It's like trying to run a modern business on a 1950s typewriter. Sure, it technically works. But there's other options out there and there might be a better way.

The Result: You're Trapped (and you don't know it)

Because mortgages haven't evolved, you face impossible choices:

Thought a 30-year loan was the only option? Not true (even though it seems like it)

Got a low rate? You can't move without "giving it up"

Want to access your equity? You have to refinance (and possibly start over)

Making extra payments? That money is locked away forever

Want to get debt free? But your rate is low, it doesn't make sense to pay it off

Need to downsize? Wait until the mortgage is paid off

The 30-year mortgage worked for your grandparents' world. But it's actively holding you back in yours.

In the next Section, we'll break down exactly how traditional mortgages are designed—and why those design choices no longer serve many modern borrowers.

SECTION 2: THE FOUR FATAL FLAWS OF TRADITIONAL MORTGAGES

Traditional mortgages have four fundamental structural problems that waste your money and limit your options. Let's break them down.

FLAW #1: Low Utilization of Cashflow

The Problem:

Only a tiny fraction of your income goes toward your mortgage *principal* each month. The rest just passes through your checking account without ever touching your debt.

Example:

- Monthly income: $10,000
- Mortgage payment: $2,500
  - Principal portion: ~$400 (in early years)
  - Interest portion: ~$2,100

Only 4% of your income actually reduces your mortgage balance.

The other $7,500 sits in your checking account earning 0.01% interest, then gets spent on bills and expenses throughout the month. [Teaser question: What if the bank gave you 6.5% interest on the cash you had in your checking account? That would be interesting, wouldn't it?]

The Waste:

Over 5 years, you'll have $600,000 in cashflow go through your checking account. Your mortgage balance was originally $400,000. You're earning enough to pay off your entire mortgage in just 5 years—but your mortgage structure doesn't let you use that cashflow efficiently.

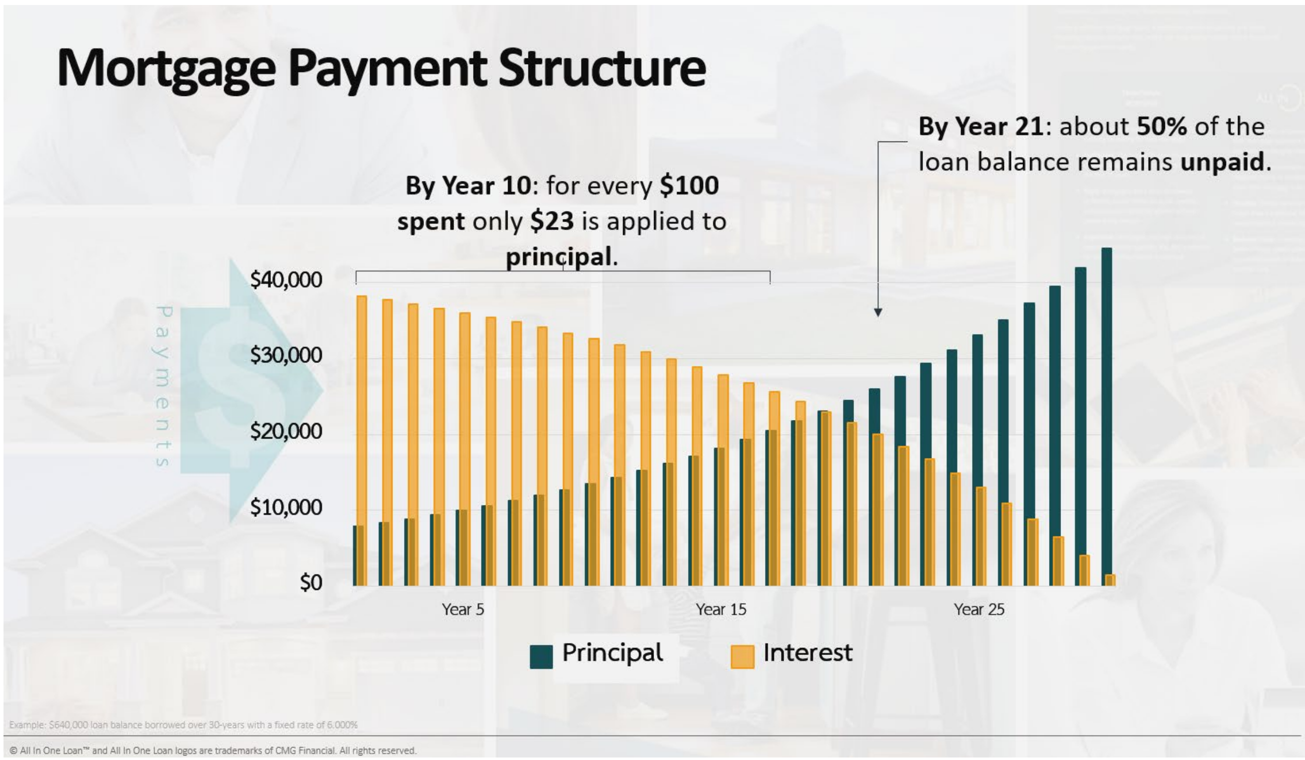
Keep reading...

To ask any questions about this concept, email me at ryan@ryanjroberts.com

FLAW #2: Interest-First Payments

The Problem:

In the early years of your mortgage, more than 80% of every payment goes straight to interest (the yellow below) , not principal (the blue below).



Real Example:

$400,000 mortgage at 6% for 30 years:

Time Period	Total Payments	Principal Paid	Interest Paid	% to Interest
First 5 years	$143,892	$27,783	$116,109	80.7%
First 10 years	$287,785	$65,258	$222,527	77.3%
Full 30 years	$863,352	$400,000	$463,352	53.7%

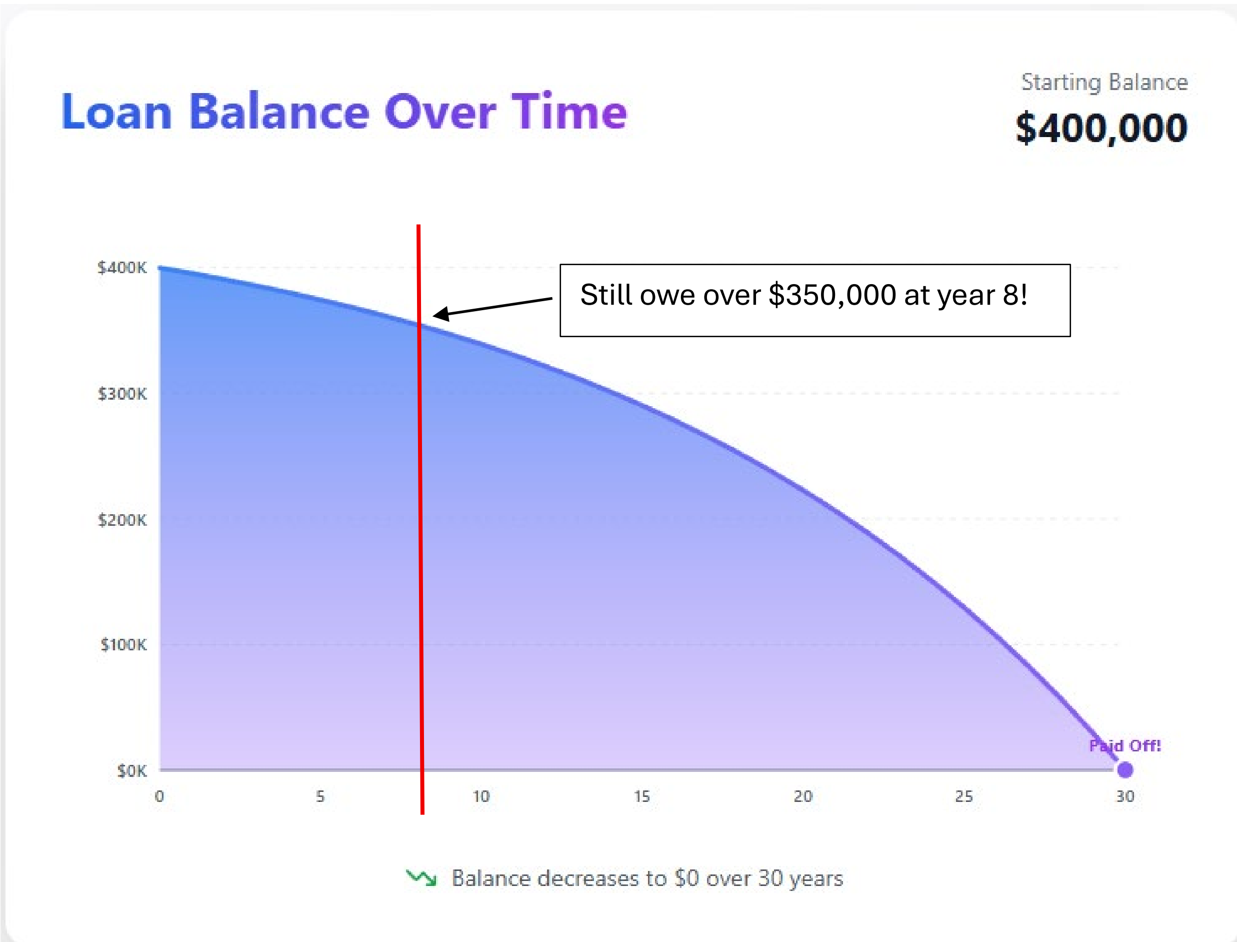
In the first 10 years, you pay $287,785... but only $65,258 actually reduces your balance.

To ask any questions about this concept, email me at ryan@ryanjroberts.com

Why This Matters:

Remember how the average person moves every 7-8 years?

If you sell and buy a new home after 8 years, you start the cycle over. You never escape the "interest-heavy" phase of the amortization. Take a look at this chart to help see what I mean:



And when you sell your home, a huge chunk of your equity gets eaten up by real estate commissions and closing costs.

FLAW #3: Non-Automatic Payment Recast

The Problem:

When you pay extra principal, your required monthly payment doesn't change. You get no immediate benefit.

Example:

- Original mortgage: $2,500/month payment
- You pay an extra $10,000 toward principal
- New balance: $10,000 lower
- New required payment: **Still $2,500/month**

Your payment obligation never decreases, even though you owe less. The main way to lower your payment is to refinance—which costs thousands in fees and restarts your amortization schedule. [Tip: Ask your lender to “recast” your payment for a semi-refinance. It costs less than doing a full traditional refinance. But you still have the other discussed problems.]

Why This Discourages Extra Payments:

Most people don't make extra payments because:

1. Money gets locked away (can't access it in emergencies)
2. No immediate cash flow benefit
3. Payment stays the same
4. Feels like throwing money into a black hole

The Trap:

Banks love this. You're discouraged from paying off early, so you stay in debt longer, paying more interest.

FLAW #4: Closed-Ended Credit

The Problem:

Once you make a payment, that money is gone. Locked in home equity. The only way to access it is to:

- Sell your home
- Refinance (expensive, time-consuming)

- Get a second mortgage/HELOC (additional loan, more debt)

The Risk:

What if you aggressively pay down your mortgage, then face:

- Job loss
- Medical emergency
- Business opportunity
- Kid's college tuition

You have equity... but no access to it. You're "house rich, cash poor."

Real-World Impact:

Many people keep cash in low-interest savings accounts "just in case" instead of paying down high-interest mortgages—because they're afraid of losing liquidity.

This is rational behavior in an irrational system.

The Bottom Line:

These four flaws aren't bugs—they're features.

Traditional mortgages are designed to, or at least have the practical effect of:

- Keep you in debt as long as possible
- Maximize interest payments to the bank
- Discourage early payoff
- Limit your financial flexibility

This worked fine in the 1950s when people stayed put for 30 years and had pensions.

But a lot of times it's a terrible fit for modern life.

In the next Section, we'll tackle the biggest myth in personal finance: "My low interest rate is the most important thing." This only applies to people who might consider refinancing their current loan or who won't consider buying a different house because "rates have gone up."

SECTION 3: THE HIDDEN COST OF "GREAT" RATES (if refinancing a current loan)

"I have a 3.5% mortgage rate. There's NO WAY I'm giving that up!"

That is an understandable thought. Rates are higher now. Why would you trade a 3.5% rate for a higher rate? [Although, as time goes on, this objection will matter less and less.]

Here's the uncomfortable truth: Your "great" rate might be hurting you.

Let me show you the math nobody talks about.

The Mortgage Rate Lock-In Effect

Current Statistics (as of the time of I'm writing this):

- 90% of mortgage holders have rates below 6%
- 78.7% have rates below 5%
- 59.4% have rates below 4%
- 22.6% have rates below 3%

These people are STUCK. They can't move, can't upgrade, can't downsize—because giving up that rate feels financially irresponsible.

But is it?

Case Study: The 3.5% Trap

Meet Sarah and Mike (real scenario):

Current Situation:

- Home value: $800,000
- Mortgage balance: $515,000
- Interest rate: 3.5% (COVID-era refinance)

- Monthly payment: $2,314

Their Dilemma:

They want to move. Bigger house, better school district, and closer to work. But at 7% rates, the payment would jump more than $1,100. So, they're staying put.

Everyone says: "Keep that 3.5% rate! Don't give it up!"

Here's what nobody calculated:

Option 1: Keep the 3.5% Rate

- Years remaining: 20.3 years
- Total payments left: ~$563,000
- Total interest remaining: $204,327
- **They're stuck in their current home until age 67**

Option 2: All-In-One Loan at 6.5% (new home, better fit for their life)

- New loan amount: $515,000
- Starting rate: 6.5%
- Monthly income: $14,000
- Monthly expenses: $7,711
- Surplus: $2,240/month
- One-time deposit: $75,000 (current savings)

Results:

- Payoff time: **8.9 years**
- Total interest paid: $110,502
- **Interest SAVED vs. keeping 3.5% rate: $93,825**
- **Years SAVED: 11.4 years**

Let that sink in:

Higher rate (6.5% vs. 3.5%) = LOWER total cost

Why? Because **principal balance and *time* matter more than interest rate.**

The Math They Don't Show You:

Traditional thinking: "Lower rate = lower cost"

While generally true, it's only partially true.

Reality: Total cost = Principal × Rate × Time

You can't ignore TIME.

- 3.5% for 20 years = expensive
- 6.5% for 9 years = cheaper

The "Effective APR" Concept

When you factor in how the All-In-One Loan uses your cash flow, the **effective APR in this scenario is 1.338%.**

That means you'd need a 1.338% fixed rate on a traditional mortgage to equal the interest savings of the All-In-One Loan at 6.5%.

Your 3.5% rate? Not even close.

The Real Opportunity Cost

Staying in the wrong house because of a "good rate" costs you:

Financial Cost:

- More total interest paid
- Longer time in debt

Life Cost:

- Wrong-sized home (too small/too big)
- Longer commute

- Wrong school district
- Can't relocate for better job
- Can't be near aging parents
- Kids growing up in suboptimal situation

Retirement Cost:

- Still making payments at 67
- Can't retire when you want
- Less time to save once mortgage is gone

What's a "great rate" worth if it controls your entire life?

When the Low Rate IS Worth Keeping

To be fair, there ARE situations where keeping your low rate makes sense:

✓ You have very little equity (can't afford to move anyway)

✓ You have no surplus cash flow to accelerate a new loan

✓ Current home truly fits your life perfectly

But if you're staying ONLY because of the rate? You might be making a $100,000+ mistake.

The Refinance Trap (Related Problem)

Even if you're not moving, the "refi treadmill" is costly.

Example:

Loan	Year	Rate	Remaining Term	Total Interest
Original	2010	7.25%	30 years	$570,158
Refi #1	2015	6.50%	30 years	+$487,250
Refi #2	2021	5.00%	30 years	+$338,115

Loan	Year	Rate	Remaining Term	Total Interest
TOTAL	**—**	**—**	**40 years in debt**	**$597,303**

You chased lower rates... and ended up paying MORE total interest over a LONGER time.

This is the trap millions of homeowners fall into.

The Takeaway:

Your interest rate is one variable in a three-variable equation:

Total Cost = Principal × Rate × Time

Traditional mortgages optimize for rate while ignoring time.

The All-In-One Loan optimizes for TIME, which reduces total cost despite a higher rate.

It's not about the rate. It's about total interest paid and how quickly you can be out of debt entirely.

In the next section, we'll show you the solution: How the All-In-One Loan actually works, in plain English.

PART 2: THE SOLUTION

SECTION 4: INTRODUCING THE...

ALL IN ONE LOAN

The smarter way to borrow™

What if your mortgage could:

✓ Function like a checking account

✓ Use 100% of your income to reduce the balance

✓ Let you access your money 24/7

✓ Automatically lower your payment as you pay it down

✓ Pay off in 10-15 years instead of 30

✓ Save you hundreds of thousands in interest

Here's the best part...

...without changing your income or expenses!

That's the All-In-One Loan.

What Is It, Exactly?

The All-In-One Loan is a **first-lien HELOC with an integrated sweep checking account.**

Let me break that down in plain English:

First-Lien: It replaces your mortgage entirely (not a second loan on top of your mortgage)

HELOC: Home Equity Line of Credit—meaning it's open-ended, you can borrow and repay flexibly

Integrated Sweep Checking Account: Your mortgage account IS your checking account. They're the same thing by design.

How Is This Different from a Regular Mortgage?

Feature	**Traditional Mortgage**	**All-In-One Loan**
Account type	Closed-ended loan	Open-ended line of credit
Payment structure	Fixed payment, 30 years	Decreasing payment based on balance
Interest calculation	Monthly, on scheduled balance	Daily, on actual balance
Access to paid principal	Locked away (need to refinance)	Available 24/7
Income utilization	Tiny portion of income goes to principal	100% of income goes to principal (I'll explain)
Integrated banking	Separate checking account	Mortgage IS the checking account
Payment recast	Must refinance or recast at a cost to you.	No "payments" to make

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The Core Concept: It pays down your balance with 100% efficiency. Every single penny that you deposit into your checking account pays down your HELOC balance.

Here's the revolutionary part:

Traditional mortgage:

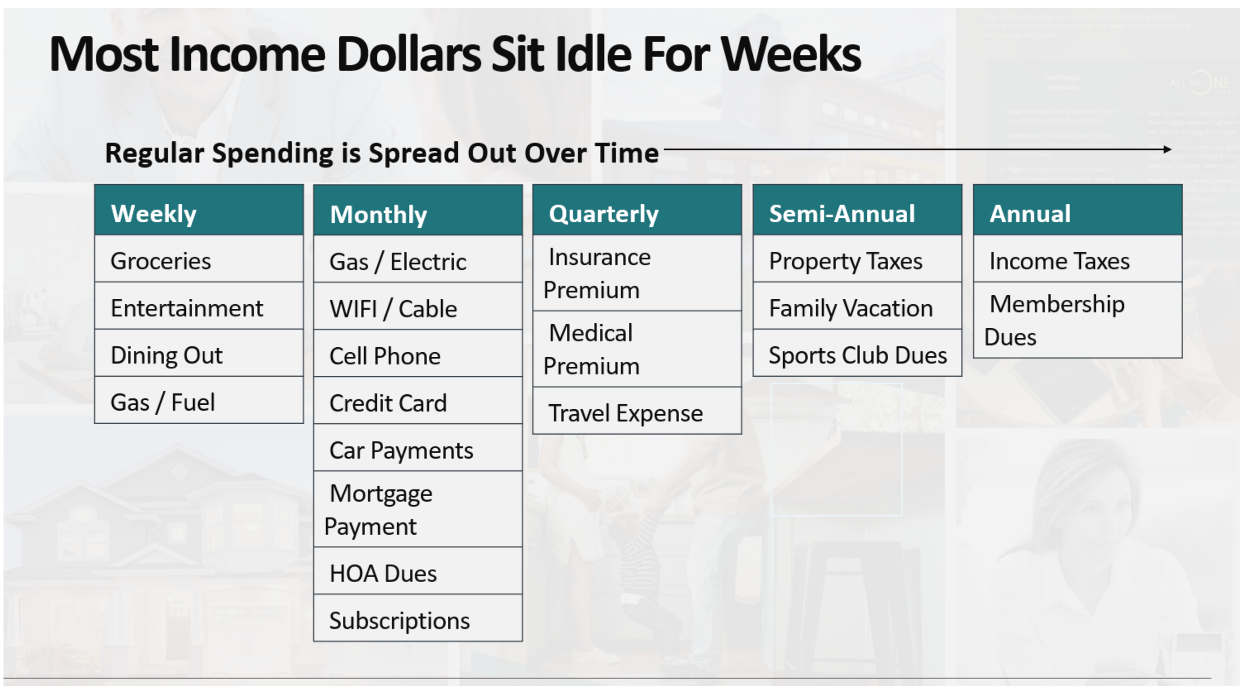
1. Income deposited into your separate checking account
2. Sits there for days, weeks, or months
3. Used to pay bills
4. Mortgage balance? Unchanged

All-In-One Loan:

1. Income is deposited into your new integrated checking account
2. At midnight that night, it is “swept” over and reduces the HELOC balance
3. *Interest is calculated on the* ***reduced*** *balance*
4. You pay bills as needed throughout the month from your HELOC (but you don’t get charged interest on that dollar until you spend it)
5. Same dollar reduced your debt AND then paid your bills later

Your money does double duty.

While it is not being used, it is keeping your HELOC balance lower. And a lot of our money sits in our checking and/or savings accounts getting very little interest (if any at all). Look at this chart:



A Simple Example:

Scenario:

- Mortgage balance: $400,000
- Monthly income: $8,000

- Monthly expenses: $6,000
- Surplus: $2,000

Traditional Mortgage:

- Your $8,000 income sits in checking
- You pay $2,500 mortgage payment (maybe $450 goes to principal)
- Home loan balance decreases by $450 (**still owe $399,550**)
- You pay $3,500 in bills
- You have $2,000 left which you move over to savings to earn 0.1% interest

All-In-One Loan:

- Your $8,000 deposited → HELOC balance instantly drops to $392,000
- Interest calculated on $392,000 (not $400,000)
- Throughout month, you spend $3,500 on bills → HELOC balance rises to $395,500
- Net HELOC balance decrease: $4,500 (vs. $450 with traditional)

Same income. Same expenses. Over 4x faster principal reduction.

The Key Features:

1. Auto-Sweep Checking Account

Every deposit automatically "sweeps" to reduce your mortgage balance. Money doesn't sit idle—it immediately goes to work.

2. Daily Interest Calculation

Interest is calculated every single day based on your *actual* balance. Lower balance = less interest. It compounds in YOUR favor.

3. Full Liquidity

Need money? It's there. 24/7 access via:

- ATM/debit card
- Checks

- Online bill pay
- Wire transfers
- Mobile app

4. Automatic Lower Interest

As your balance drops, so does your interest charge. Every day, it recalculates. You see immediate benefits.

5. 30-Year Draw Period

You have access to your equity for 30 years (first 10 years at full limit, then gradually reducing credit limit over 20 years). No need to refinance for decades.

It's Still a Mortgage (With Better Features)

Don't worry—this isn't some exotic financial product. It's still:

✓ Secured by your home

✓ Tax-deductible interest (same as regular mortgage)

✓ Regulated by banking laws

✓ FDIC-insured checking account

✓ Similar qualification process (although it is quite a bit harder to qualify for it)

But it works FOR you instead of AGAINST you.

This type (and other similar types) of financing are commonplace in the American commercial banking world as well as in other countries.

In fact, the roots of this concept were born from what is called an “offset” mortgage.

Here’s how those work.

Let’s say you have a $400,000 home loan from a bank. Let’s also say you have $40,000 in savings at that same bank. The net liability to the bank is $360,000. Instead of the bank charging you interest on the full $400,000 of your loan balance, the bank only charges you interest on $360,000. Your $40,000 in savings “offsets” your home loan and the net is a total of $360,000. You pay interest on the $360,000.

Now if you took $20,000 out of your savings to invest in something or pay for a bathroom remodel, then the bank would start charging you interest on $380,000. ($400,000 loan balance minus the remaining $20,000 in savings).

That concept helped spawn this loan product. But the All-In-One does it better.

The Track Record:

- **Launched:** 2005 (nearly 20 years ago)
- **Total funded:** $4.36 billion in loans
- **Number of clients:** Over 8,000 homeowners
- **Default rate:** 0.00% (ZERO defaults in 20 years). Traditional lenders can't say that!
- **Economic cycles survived:** 2008 crash, COVID pandemic, rate spikes

This isn't experimental. It's proven.

Who Offers This?

The All-In-One Loan is offered exclusively through **CMG Financial** (formerly CMG Home Loans), a private mortgage lender that pioneered this product in 2005.

They're one of the largest privately-held mortgage companies in the U.S., licensed in all 50 states.

I'm a certified All-In-One Loan specialist, which means I've completed training on how this product works and how to determine if it's right for each client.

In the next Section, we'll walk through exactly how this works on a day-to-day basis. No jargon, just clear explanations.

SECTION 5: HOW IT ACTUALLY WORKS

Let's walk through a typical month with the All-In-One Loan so you can see exactly how your money moves.

Let's assume:

- **Beginning All-In-One HELOC balance:** $400,000
- **Interest rate:** 6.5%
- **Monthly take-home pay:** $10,000 (paid on the 1st and 15th, $5,000 each)
- **Monthly expenses:** Approximately $7,000

Day	Transactions	Transaction Description	Daily Balance	Daily Interest Charge
		Beginning Balance	($400,000)	
1	$ 5,000.00	Paycheck deposit	($395,000)	($70.34)
2	$ (600.00)	Tithing	($395,600)	($70.45)
3	$ (10.00)	Starbucks	($395,610)	($70.45)
4	$ (100.00)	Gas	($395,710)	($70.47)
5	$ (200.00)	Groceries and household items	($395,910)	($70.50)
6	$ (35.00)	Lunch	($395,945)	($70.51)
7	$ (100.00)	Date Night	($396,045)	($70.53)
8	$ (28.00)	Lunch	($396,073)	($70.53)
9	$ (12.00)	Starbucks	($396,085)	($70.54)
10	$ (450.00)	Car payment	($396,535)	($70.62)
11	$ (45.00)	Bowling with Family	($396,580)	($70.62)
12	$ (675.00)	Electric/gas/water/sewer bills	($397,255)	($70.74)
13	$ (550.00)	Groceries, gas, and misc.	($397,805)	($70.84)
14	$ (184.00)	Cell phone and lunch	($397,989)	($70.87)
15	$ 5,000.00	Second paycheck/deposit	($392,989)	($69.98)
16	$ (600.00)	Tithing	($393,589)	($70.09)
17	$ (30.00)	Lunch	($393,619)	($70.10)
18	$ (125.00)	Gas and Starbucks	($393,744)	($70.12)
19	$ (356.00)	Insurances	($394,100)	($70.18)
20	$ (33.00)	Lunch	($394,133)	($70.19)
21	$ (125.00)	Clothing and household stuff	($394,258)	($70.21)
22	$ (250.00)	Gas and groceries	($394,508)	($70.25)

23	$ (16.00)	Starbucks	($394,524)	($70.26)
24	$ (15.00)	Netflix	($394,539)	($70.26)
25	$ (50.00)	Gym membership	($394,589)	($70.27)
26	$ (60.00)	Dinner	($394,649)	($70.28)
27	$ (80.00)	Gas	($394,729)	($70.29)
28	$ (250.00)	Miscellaneous expenses	($394,979)	($70.34)
29	$ (30.00)	Lunch	($395,009)	($70.34)
30	$ -	Nothing Spent	($395,009)	($70.34)

Total accumulated interest for month 1 ---> $2,111.54
The interest charge for the first month of a traditional 30-year fixed loan would be $2,166.67
You saved $55.13 in interest charges this month. Don't laugh yet. Let's finish the math first.

You only saved $55.13 for the entire month. What a joke. Right?

Let's wait to make up our minds about this.

The Compound Effect Over Time:

Month 1: $55.13 saved

Month 2: $76.29 saved

Month 3: $90.42 saved

Year 1: $1,684.80 saved

Year 5: $31,398.03 saved

Year 10: $127.182.72saved

Total: $394,863.51 saved over the life of loan!

Again, <u>***without changing your income or expenses.***</u>

Not only are you saving a crazy amount of interest, but you're paying down principal 3-4x faster, which means you're mortgage-free in less 8 years instead of 30 in this scenario.

The Credit Card Hack (Optional Strategy):

If you are tracking on how this works, you may have already figured this out. Want to maximize savings and get free money/rewards? Use a credit card for daily expenses.

There are multiple reasons why:

Credit cards have a 21-30 day grace period before interest accrues. If you use a credit card for your monthly expenses:

Day 1: Deposit $5,000 → balance drops to $395,000 **Days 2-30:** Spend on credit card → balance STAYS at $395,000 until your second paycheck on **Day 15.** Balance drops to $390,000. **Days 15-30:** Use credit card to pay all daily expenses as usual. **Day 30:** Pay off credit card in full using your HELOC → balance rises to $397,400.

Here's the updated calculations paying with your credit card first instead of your HELOC:

Day	Transactions	Transaction Description	Daily Balance	Daily Interest Charge
		Beginning Balance	($400,000)	
1	$ 5,000.00	Paycheck deposit	($395,000)	($70.34)
2	$ (600.00)	Tithing	($395,000)	($70.34)
3	$ (10.00)	Starbucks	($395,000)	($70.34)
4	$ (100.00)	Gas	($395,000)	($70.34)
5	$ (200.00)	Groceries and household items	($395,000)	($70.34)
6	$ (35.00)	Lunch	($395,000)	($70.34)
7	$ (100.00)	Date Night	($395,000)	($70.34)
8	$ (28.00)	Lunch	($395,000)	($70.34)
9	$ (12.00)	Starbucks	($395,000)	($70.34)
10	$ (450.00)	Car payment	($395,000)	($70.34)
11	$ (45.00)	Bowling with Family	($395,000)	($70.34)
12	$ (675.00)	Electric/gas/water/sewer bills	($395,000)	($70.34)
13	$ (550.00)	Groceries, gas, and misc.	($395,000)	($70.34)
14	$ (184.00)	Cell phone and lunch	($395,000)	($70.34)
15	$ 5,000.00	Second paycheck/deposit	($390,000)	($69.45)
16	$ (600.00)	Tithing	($390,000)	($69.45)
17	$ (30.00)	Lunch	($390,000)	($69.45)
18	$ (125.00)	Gas and Starbucks	($390,000)	($69.45)
19	$ (356.00)	Insurances	($390,000)	($69.45)
20	$ (33.00)	Lunch	($390,000)	($69.45)
21	$ (125.00)	Clothing and household stuff	($390,000)	($69.45)
22	$ (250.00)	Gas and groceries	($390,000)	($69.45)

23	$	(16.00)	Starbucks	($390,000)	($69.45)
24	$	(15.00)	Netflix	($390,000)	($69.45)
25	$	(50.00)	Gym membership	($390,000)	($69.45)
26	$	(60.00)	Dinner	($390,000)	($69.45)
27	$	(80.00)	Gas	($390,000)	($69.45)
28	$	(250.00)	Miscellaneous expenses	($390,000)	($69.45)
29	$	(30.00)	Lunch	($390,000)	($69.45)
30	$	(5,000.00)	**Pay Off Credit Card**	($395,000)	($70.34)

Total accumulated interest for month 1 ---> $2,096.92
The interest charge for the first month without using a credit card would be -----> $2,111.54
Yes that is only $14.62 more in savings. Using the credit card (if you get the right kind) isn't *primarily* about saving more interest. It's about the cash back, the flyer miles, the perks of the card. Remember, you pay off your card in full each month, so the card costs you zero interest. But most of your life goes through your credit card, racking up points, miles, rewards, and best of all, *cash back*. If your card gives you an average of 2% cash back on your expenditures, that's another $100 a month in this example! That's $1,200 a year. For free! Are you kidding me!?!?! $12,000 after 10 years. That's crazy!

Average daily balance: When you run your bills through a credit card first (again, it's optional) you have a lower daily balance because you kept money in the HELOC for 30 days before withdrawing it. The daily average balance was $392,500 for the entire month.

Using the credit card strategy really doesn't save you much interest. It only comes out to a savings of $18.72 every month on average and totals $1,889.63 over the life of the loan. Don't get me wrong. A couple thousand dollars is still a couple thousand dollars. But it isn't as big of interest savings as you'd think it would be. However, it does pay off the loan 10 months sooner and you get all the perks/rewards/cash back just by using the card to your advantage. And it is worth doing if you use the right credit card.

Again, without changing your income or expenses. Just changing how you do, what you do!

Your Monthly Routine:

That's it. You don't calculate anything. You don't transfer money manually. You just live your life.

The system works in the background, using your income efficiently to destroy your mortgage debt while still giving you access to your money whenever you need it.

In the next Section, we'll show you why this changes everything about your financial future.

SECTION 6: WHY THIS CHANGES EVERYTHING

Now that you understand HOW it works, let's talk about WHY it matters.

The All-In-One Loan doesn't just save you money. It fundamentally changes your financial trajectory in five key ways.

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1. You Build Wealth From BOTH Sides of the Balance Sheet

The Net Worth Equation:

Net Worth = Assets - Liabilities

Most people focus only on growing assets (investments, retirement accounts). They forget that reducing liabilities is very powerful.

The Advantage:

- Paying off debt = guaranteed return equal to your interest rate
- No market risk
- No taxes on the "gain"
- Immediate impact

The All-In-One Loan lets you do BOTH:

- Reduce liabilities (debt payoff)
- Maintain liquidity (keep money available for investments/emergencies)

You're not choosing anymore. You're doing both whenever it makes sense to do so.

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2. Your Payment (Interest Charges) Automatically Decreases

With a traditional mortgage, your payment is fixed for 30 years. $2,500/month today = $2,500/month in year 29.

With the All-In-One Loan, your "payment" decreases monthly as your balance drops.

Real Example (from earlier case study):

Year 1: $2,988/month **Year 3:** $2,200/month **Year 5:** $1,657/month **Year 10:** $530/month

Imagine your biggest monthly expense dropping by 80% over 10 years—without refinancing, without doing anything special.

What This Means:

- **Inflation hedge:** As costs rise, your mortgage interest cost FALLS
- **Improved cash flow:** More money each month for investments, savings, lifestyle
- **Reduced risk:** Lower payment = easier to handle job loss or income reduction
- **Faster wealth building:** The money freed up can be invested if you have an opportunity that is to your advantage

This is a built-in raise you give yourself every single month.

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3. You Escape the Refinance Treadmill

Remember the refinance trap from Section 3?

People chase lower rates, refinance every 3-7 years, and end up:

- Paying more total interest
- Adding years to their mortgage
- Spending thousands in closing costs each time

With the All-In-One Loan:

- **No need to refinance for lower payments** (they decrease automatically)
- **No need to refinance for equity access** (it's always available)
- **No closing costs every few years**
- **No restarting the amortization clock**
- **In fact, if you have enough available on your HELOC, buy another property!**

You're done. This is the last mortgage you'll ever need on this property.

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4. You Control Your Financial Destiny

Traditional mortgages put YOU on a schedule set by THE BANK.

The All-In-One Loan flips this:

You decide:

- How aggressively to pay down (based on your current priorities)
- When to access equity (without asking permission or paying refinance fees)
- Whether to invest or reduce debt (flexibility to adjust monthly)
- How to handle windfalls (bonuses, tax refunds, inheritance)

Real-World Flexibility:

Scenario 1: Business owner with cashflow fluctuations.

- **Traditional:** Better make sure you have enough in savings and other lines of credit to weather the financial ups and downs or you're losing your home.
- **All-In-One:** With the loan being open-ended, there never a payment to make if/when things get tough. Conversely, if you have an opportunity in front of you, utilize your All-In-One loan at home loan rates instead of business lines of credit rates.

Scenario 2: Got a $20,000 bonus?

- **Traditional:** Pay toward mortgage (locked away forever) OR invest (debt stays high)
- **All-In-One:** Deposit it, reduces balance and interest, STILL accessible if/when you find something else to invest in.

Scenario 3: Lost your job?

- **Traditional:** Live off savings or scramble to make fixed $2,500 payment or your credit is screwed and you'll get a foreclosure on your record if you aren't careful.
- **All-In-One:** No payments need to be made. You can access equity to float other expenses until you get back on track.

Scenario 4: Market crashes, stocks on sale?

- **Traditional:** Money locked in home equity, can't buy the dip.
- **All-In-One:** Access equity, buy discounted assets, pay it back when market recovers.

Scenario 5: Kid gets into dream college?

- **Traditional:** Take out loans or liquidate investments.
- **All-In-One:** Access equity for tuition, pay it back over time.

You're in control, not the bank's schedule.

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5. You Achieve Financial Freedom Decades Sooner

This is the big one.

Traditional mortgage: Mortgage-free at 60-70 years old (or never, if you keep refinancing)

All-In-One Loan: Mortgage-free decades sooner

What does an extra 10-20 years of financial freedom mean?

Financial Impact:

- No mortgage payment for 10-20 years
- That money can go toward retirement accounts or your business
- More compound growth time
- Retire earlier and retire wealthier

Life Impact:

- Career flexibility (take risks, start a business, switch careers)
- Geographic freedom (move where you want, not where you must)
- Generational wealth (help kids, leave inheritance)
- Retirement security (don't worry about making payments at 75)

Peace of Mind:

- No debt stress
- True ownership of your home

- Safety net for health issues
- Options when others have obligations

The Compounding Benefits

Here's what most people miss: **These five benefits compound on each other.**

- Lower balance → Lower interest → Lower payment → More cash flow → Pay down faster → Even lower interest → ... (cycle repeats)

It's a positive feedback loop that accelerates over time.

The total impact is exponentially larger than people initially realize.

In the next section, we'll show you real people who've done this, with real numbers.

PART 3: PROOF & RESULTS

SECTION 7: REAL PEOPLE, REAL NUMBERS

Enough theory. Let's look at actual case studies.

These are real clients (names changed for privacy) with real numbers from the All-In-One Loan Interactive Comparison Simulator.

CASE STUDY #1: The Young Couple

"We Only Had $1,000/Month Leftover. We Didn't Think We Could Pay Off Early."

Their Situation:

- **Ages:** 32 and 30
- **Home value:** $600,000
- **Down payment:** $120,000 (20%)
- **Loan amount:** $480,000
- **Household income:** $120,000/year ($10,215/month net)

- **Monthly expenses:** $5,376
- **Monthly surplus:** $1,021
- **One-time deposit:** $19,300 (tax refund/bonus)

Their Goals:

- Buy their first home
- Don't want to be paying a mortgage into their 60s
- Want financial flexibility for future kids

Option 1: Traditional 30-Year Mortgage at 6.5%

- **Monthly payment:** $3,034 (fixed for 30 years)
- **Payoff time:** 30 years (they'd be 62 and 60 years old)
- **Total interest paid:** $612,211
- **Total cost:** $1,092,211

Option 2: All-In-One Loan Starting at 6.5%

- **Starting monthly interest:** $2,988
- **Year 5 monthly interest:** $1,657 (45% decrease!)
- **Year 10 monthly interest:** $930 (69% decrease!)
- **Payoff time:** 13.9 years (they'd be 46 and 44 years old)
- **Total interest paid:** $213,752
- **Total cost:** $693,752

The Difference:

Metric	Traditional	All-In-One	Benefit
Payoff time	30 years	13.9 years	**16.1 years saved**

Metric	Traditional	All-In-One	Benefit
Total interest	$612,211	$213,752	**$398,459 saved**
Age at payoff	62 & 60	46 & 44	**Mortgage-free in 40s**
Year 10 interest	$3,034	$930	**$2,104/month freed up**

What They Said:

"We thought you had to be rich to pay off a mortgage early. We only had about $1,000 leftover each month. But the All-In-One Loan uses that $1,000 so efficiently that we'll be mortgage-free before we're 50. We'll have our entire 50s and 60s with no house payment. That changes everything about retirement."

CASE STUDY #2: The Rate-Locked Couple

"We Had a 'Great' 3.5% Rate. We Still Saved $94,000."

Their Situation:

- **Ages:** 48 and 46
- **Home value:** $800,000
- **Current balance:** $515,000
- **Current rate:** 3.5%
- **Years remaining:** 20.3 years
- **Monthly payment:** $2,314
- **Household income:** $168,000/year ($14,000/month)
- **Monthly expenses:** $7,711
- **Monthly surplus:** $2,240
- **Liquid savings:** $75,000

Their Concerns:

- Approaching retirement (17-19 years away)

- Would still have 3+ years of payments left at retirement age
- Low rate made them reluctant to change anything

Option 1: Keep Current 3.5% Mortgage

- **Monthly payment:** $2,314 (fixed)
- **Payoff time:** 20.3 years (age 68 and 66)
- **Remaining interest:** $204,327
- **Status:** Stuck in current home (rate lock-in effect)

Option 2: All-In-One Loan at 6.25% (Variable)

- **New loan amount:** $515,000 (refinance)
- **Payoff time:** 8.9 years (age 57 and 55)
- **Total interest:** $110,502
- **Effective APR:** 1.338% (due to cash flow efficiency)

The Difference:

Metric	Keep 3.5%	All-In-One	Benefit
Payoff time	20.3 years	8.9 years	**11.4 years saved**
Total interest	$204,327	$110,502	**$93,825 saved**
Age at payoff	68 & 66	57 & 55	**Mortgage-free a decade sooner**
Status	Stuck in current home	Can move if desired	**Flexibility restored**

The "Effective Rate" Insight:

Because of how efficiently the All-In-One Loan uses their income, they'd need a **1.338% fixed rate** on a traditional mortgage to match the interest savings.

Their 3.5% "great rate" wasn't even close.

What They Said:

"Everyone told us we'd be crazy to give up our 3.5% rate. But when we saw the math—that we'd pay LESS total interest with a higher rate and be mortgage-free 11 years sooner—it was a no-brainer. Now we can retire with no house payment instead of making payments until age 68."

CASE STUDY #3: The Pre-Retiree

"I'm 52. I Don't Have 30 Years."

His Situation:

- **Age:** 52 (divorced, single income)
- **Home value:** $450,000
- **Current balance:** $320,000
- **Current mortgage:** 15-year fixed at 5.5% (6 years in, 9 years remaining)
- **Monthly payment:** $2,615
- **Income:** $180,000/year ($15,000/month)
- **Expenses:** $8,500/month
- **Surplus:** $3,885/month
- **Goal:** Retire at 62-65 without a mortgage payment

Option 1: Keep 15-Year Mortgage

- **Monthly payment:** $2,615 (fixed)
- **Payoff time:** 9 years (age 61)
- **Remaining interest:** $60,750

- **Problem:** Still paying $2,615/month for 9 more years, reducing retirement savings capacity

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Option 2: All-In-One Loan at 6%

- **Starting interest charge:** ~$1,890 (interest only on balance)
- **Payoff time:** 5.5 years (age 57.5)
- **Total interest:** $58,200
- **Cash flow benefit:** $3,500/year freed up
- **Retirement impact:** Mortgage-free 3.5 years sooner

The Difference:

Metric	15-Year Mortgage	All-In-One	Benefit
Payoff time	9 years (age 61)	5.5 years (age 57.5)	**3.5 years faster**
Total interest	$60,750	$58,200	**$2,550 saved**
Avg. monthly payment	$2,615	Decreasing from $1,890	**Better cash flow**
Retirement readiness	Can retire at 62	Can retire at 58	**4 extra years of freedom**

What He Said:

"I'm 52 years old. I don't have 30 years to pay off a mortgage. I don't even have 15 years if I want to retire comfortably. The All-In-One Loan gets me mortgage-free by 57, which means I can max out retirement savings for 5 years before I retire at 62. That's the difference between a comfortable retirement and working until 70."

The Pattern Across All Three Cases:

What do these three very different situations have in common?

1. ✅ **Positive cash flow** ($1,000-3,800/month surplus)
2. ✅ **Financially responsible** (good credit, manageable debt)
3. ✅ **Clear goals** (want to be mortgage-free sooner)
4. ✅ **Willing to optimize** (not stuck in "this is how it's always done" thinking)

None of them are ultra-wealthy. They're regular people using their existing income more efficiently.

In the next Section, we'll look at the broader track record: 20 years of data and thousands of homeowners.

SECTION 8: THE 20-YEAR TRACK RECORD

Let's zoom out from individual stories and look at the big picture.

The Numbers (2018-2023 Data)

Total loans funded: 8,329 **Total volume:** $4,360,846,755 ($4.36 billion) **Default rate:** 0.00% (zero defaults, zero foreclosures) **Years in market:** Since June 2005 (over 20 years)

Why Zero Defaults?

This isn't luck. There are structural reasons why the All-In-One Loan has a perfect performance record:

1. Better Borrower Quality

- Average FICO: 766 (excellent credit)
- Average DTI: 33% (well below 43% max)
- Average income: $245,256 (financially stable)
- Cash flow positive (requirement for approval)

2. Built-In Safety Features

To ask any questions about this concept, email me at ryan@ryanjroberts.com

- Liquidity access (can handle emergencies without defaulting)
- Decreasing payments (becomes easier over time)
- Flexibility (adjust strategy based on life changes)

3. Borrower Success Design

- Principal-first structure (builds equity faster)
- No payment shock
- Education requirement (every borrower thoroughly understands the product)

Traditional mortgages: Designed to maximize bank profit

All-In-One Loan: Designed to maximize borrower success

When borrowers succeed, they don't default. It's that simple.

Survived Every Economic Crisis

The All-In-One Loan has been around since 2005. That means it's survived:

2008-2012: The Great Recession

- Housing market crashed
- Foreclosures everywhere
- Traditional HELOCs frozen
- **All-In-One Loans: Zero defaults**

2020-2021: COVID Pandemic

- Massive job losses
- Economic uncertainty
- Payment deferrals widespread
- **All-In-One Loans: Zero defaults**

2022-2023: Rate Spike

- Rates jumped from 3% to 7%+
- Variable-rate fear peaked

- Recession fears
- **All-In-One Loans: Zero defaults**

This product works in boom times AND crisis times.

Average Client Results

Based on thousands of actual loans:

Average principal paydown: 13% per year (vs. 3-4% with traditional) **Average payoff acceleration:** 2-4x faster than traditional mortgage **Average interest savings:** $150,000-400,000 over life of loan **Average time savings:** 15-20 years off standard 30-year term

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The Quality Assurance Process

Every single All-In-One Loan goes through:

1. Loan Officer Certification

- Required training course
- Product knowledge testing
- Ongoing education

2. Interactive Simulator Analysis

- Every scenario analyzed for net benefit before loan approval
- Conservative assumptions stress-test suitability
- If numbers don't work to your benefit, loans aren't going to be approved

3. Quality Assurance Call

- Pre-closing verification
- Ensures borrower understanding
- Sets expectations
- Answers final questions

4. Post-Close Support

- Account setup assistance

- Usage best practices
- Ongoing customer service

This isn't a "sell and forget" product. Success is built into the process.

What Independent Sources Say

Bankrate (2024): *"All-in-one mortgages allow you to continuously tap the equity in your home throughout the entire 30-year term… helping borrowers pay off their mortgage faster while maintaining liquidity."*

Financial Advisors: *"For cash-flow positive clients, the All-In-One Loan provides transformational advantages over traditional mortgages by prioritizing principal reduction."*

Consumer Reviews (Trustpilot, Google):

- Average rating: 4.9/5 stars
- Common themes: "Life-changing," "Wish I'd found this sooner," "Already seeing results"

- 2005: Product launch
- 2008-2012: Survived housing crash (zero defaults)
- 2015: Milestone - $1B funded
- 2020: Survived pandemic (zero defaults)
- 2023: Milestone - $4.3B funded, 8,329 loans
- 2024: 20-year track record, still zero defaults

The Bottom Line:

This isn't new. It isn't experimental. It isn't risky.

It's a 20+ year-old product with a flawless track record and billions in proven results.

The question isn't "Does it work?" (The data proves it works.)

The question is: **"Does it work for YOU?"**

That's what we'll cover in the next section.

PART 4: IS THIS RIGHT FOR YOU?

SECTION 9: TYPES OF PEOPLE THIS IS PERFECT FOR (AND WHO IT IS NOT!)

The All-In-One Loan is powerful. But it's not for everyone. In fact, it's not for MOST!

Let's be direct about who benefits most and who should consider other options.

✅ This Is PERFECT For You If:

1. You Have Positive Monthly Cash Flow (most months)

- **What this means:** After all expenses, you have money leftover (most months)
- **Minimum:** $500-1,000/month surplus
- **Ideal:** $1,500-3,000/month surplus
- **Business owners or large commission earners with wild cashflows are best for this loan product!**

Why it matters: The strategy uses your surplus income to accelerate payoff. No surplus = no acceleration. If you live paycheck to paycheck, that doesn't make you a bad person. However, be honest with yourself and DO NOT DO THIS LOAN.

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2. You're Financially Disciplined

- You don't overspend, you track your finances, you live within your means
- **Red flags:** Chronic overspending, maxed credit cards, no budget

Why it matters: You'll have access to your equity. If you can't control spending, you could dig yourself deeper into debt. I don't want to be the person who helps you destroy your financial future.

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3. You Want to Be Mortgage-Free Sooner

- You have financial means. Paying off debt without the concern for locking up your capital. It truly is the best of both worlds.

Why it matters: The benefits compound over time. The longer your current timeline, the more you save.

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4. You Value Liquidity and Flexibility

- You want access to your equity without refinancing
- **Examples:** Business owners, investors, people with variable income, those who value optionality

Why it matters: This is a key differentiator. If you don't care about liquidity, you might be fine with a traditional mortgage. If that's the case, let's run the numbers to see if the savings are worth it.

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5. You're Approaching Retirement

- You're getting along in years old and want to retire mortgage-free
- **Problem with traditional:** You'll still be making payments at into old-age

Why it matters: Being mortgage-free in retirement is a game-changer. This gets you there.

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6. You Have Good Credit (At least 700 FICO)

- You *might* qualify for the product. This is only available to financially secure people.
- **Minimum requirement:** 700 FICO score

Why it matters: This is a qualification requirement. Below 700, you won't be approved.

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7. You're a High Earner with High Fixed Expenses

- You make good money but have a large mortgage that eats your cash flow
- **Example:** Doctor, executive, business owner with large mortgage

Why it matters: The higher your mortgage, the more you save. High earners benefit most.

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8. You're Stuck by the Rate Lock-In Effect

- You have a low rate but want to move, and you're staying ONLY because of the rate
- **Problem:** Your "great rate" is controlling your life

Why it matters: The All-In-One Loan can free you from this trap (often at lower total cost). See examples mentioned previously in this guide.

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9. You're Financially Savvy / Analytical

- You understand that "rate" is just one variable, and you're willing to look at total cost
- **You get it:** Principal × Rate × Time = Total Cost

Why it matters: You won't get hung up on "But the rate is higher!" You'll see the bigger picture. You're able to decide if this is right for your specific situation.

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10. You Have Stable Income

- Steady paycheck, reliable business income, predictable cash flow surplus
- **Examples:** W-2 employees, established business owners, professionals

Why it matters: The strategy works best with consistent positive income. Highly variable income can work, but the higher the volatility, the more cashflow is needed to make sense.

❌ This Is NOT Right for You If:

1. You're Living Paycheck-to-Paycheck

If you have $0 leftover each month (or very little), this won't help. You need positive cash flow (most months) for the strategy to work.

What to do instead: Focus on budgeting, increasing income, or reducing expenses first. Come back to this when you have surplus and financial self-control. No exceptions.

---

2. You Have Poor Money Management

To ask any questions about this concept, email me at ryan@ryanjroberts.com

If you regularly overspend, can't stick to a budget, or have impulsive spending habits, having access to equity would be dangerous.

What to do instead: Work to build discipline first. The access this loan provides requires responsibility. Otherwise, it will destroy you.

---

3. You're Planning to Move in Less than 2 Years+/-

If you know you're relocating relatively soon, the closing costs and setup may not make sense for such a short timeline. It still might make sense, but I'd need to go over your numbers to confirm before you do it.

What to do instead: Wait until you buy a home you're going to stay in longer. (These loans can be used to purchase properties too).

---

4. Your Credit Score Is Below 700

This is a hard qualification requirement. Below 700 FICO, you won't be approved. No exceptions.

What to do instead: Work on improving credit. Pay down debt, make on-time payments, dispute errors. Come back when you're above 700. Sometimes I offer credit consultations. Check my website to see if I offer them at the moment and what I charge for this service.

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5. You Have Very Little Equity (Under 10-20%)

If you just bought with a small down payment, you might not have enough equity to make this work yet.

What to do instead: Build equity for a few years, then revisit.

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6. You Love the Security of Fixed Payments

Some people sleep better with a fixed payment they can count on for 30 years. If that's you, the variable rate might be a deal-killer. That doesn't mean you are stupid. It means you prioritize stability. Statistically, it will cost you substantially more money in the long run, but sleeping good at night is a factor too. Some people just cannot consider a variable rate.

What to do instead: Stick with a traditional fixed-rate mortgage. Peace of mind matters.

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7. You're in Texas (Homestead Property)

Texas has special constitutional rules that make the All-In-One Loan function differently. It still works, but the mechanics are different (no auto-sweep, manual transfers, etc.). It's more clunky, but it is still better than a traditional home loan.

What to do: It can still work, but make sure you understand the Texas-specific structure before proceeding.

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8. You're Not Interested in Optimizing

If you're happy with your current mortgage and don't want to think about it, that's fine. This isn't for everyone.

What to do instead: Stick with a traditional mortgage. No judgment. (Alright. Let's be honest. There's going to be a little judgement. Lol. ;-)

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9. You Can't Qualify (DTI Over 43%, etc.)

If your debt-to-income ratio is too high or you don't meet other qualification criteria, you won't be approved. No exceptions.

What to do instead: Work on paying down debt to lower DTI, then reapply when you qualify. If you sign up for 1-on-1 consulting with me, I'll advise you appropriately.

The Self-Assessment Quiz

Answer these questions honestly:

1. **Do you have at least $500-1,000 surplus each month after all expenses?**
    - Yes → Continue
    - No → Not a fit yet
2. **Is your FICO score 700 or higher?**
    - Yes → Continue
    - No → Work on credit first (sometimes I offer credit consulting)

3. **Are you financially disciplined (live within your means, track spending)?**
    - Yes → Continue
    - No → Build discipline first
4. **Do you want to be mortgage-free sooner than your current timeline?**
    - Yes → Continue
    - No → Why are you reading this?
5. **Are you comfortable with a variable interest rate (with floor and cap protections)?**
    - Yes → Continue
    - No → This might not be for you
6. **Do you value having access to your equity without refinancing?**
    - Yes → Continue
    - No → Traditional mortgage might be fine

The more "yes" answers you gave, the more likely you are a good candidate. The more "no" answers you gave, the less likely you are a good candidate.

The Bottom Line:

This isn't about convincing everyone to get an All-In-One Loan.

It's about finding the people for whom this product is a genuine game-changer.

If that's you, keep reading. The next Section answers the questions you're probably asking.

SECTION 10: COMMON QUESTIONS ANSWERED

Let's tackle the questions and objections I hear most often.

Common Questions:

Q: How do I make my mortgage "payment" with this product?

A: Here's the weird part. *There's no payment to make in the traditional sense.* Technically speaking, every deposit you make into your checking account, is a "payment." I know this is a paradigm shift and it can be hard to wrap your head around it. But it's true.

Q: Do I have to track all this manually?

A: No!! That is the best part. It happens automatically. You just live your life, deposit paychecks, pay bills normally. The system does everything! There is another program I am aware of that saves you even more money (tens of thousands of dollars more money, but you do have to track everything every day and transfer money around between different accounts and never miss any deadlines to maximize your savings.) It is substantially more work (and substantially more savings). But this All-In-One Loan is automatically done for you by design.

Q: What if I overspend one month?

A: You have access to your full credit line. If you need to withdraw more than you deposited, you can. Your balance just goes up that month instead of down (but obviously don't make a habit of it).

Q: "What if I lose my job or have an income drop?"

A: This is actually where the All-In-One Loan SHINES compared to traditional mortgages.

Traditional mortgage:

- Fixed payment due no matter what
- Can't access equity without refinancing (which you can't do without income)
- Risk of credit damage and eventual foreclosure if payments missed

All-In-One Loan:

- Payment decreases as you pay down (might be 40-60% lower by year 5)
- Full access to equity immediately (can use to cover expenses)
- Can "float" using available credit until you recover

Several clients have told us this feature saved them during COVID layoffs.

Q: What if there's an emergency?

A: You have 24/7 access to your equity. Need $10,000 for a medical bill? Pay it like normal (even though you don't have any savings). *This is why liquidity is so powerful*.

Q: "Isn't a variable rate risky? What if it skyrockets?"

A: HELOCs are variable rate products. There is risk. But it's not as big of a risk as you've been taught. No, getting a variable rate loan does not send you to hell.

Even if the rate rises, you're paying off principal so fast that total interest is STILL lower than a traditional mortgage. (Let's run *your* numbers to prove that.)

Remember Case Study #2: 6.5% variable beat 3.5% fixed because time matters, not just the rate.

But there are still three protections built in:

1. **Floor Rate:** Can't go below 3.75% (primary/second home) or 4.75% (investment)
2. **Rate Cap:** Can't go above the initial qualifying rate + 6%
3. **Index Stability:** The 1-Year CMT and the SOFR index is stable and tracks with Federal Reserve policy

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Q: "How is this different from a regular HELOC?"

A: Great question. Key differences:

Feature	**Regular HELOC**	**All-In-One Loan**
Position	Second lien (on top of mortgage)	First lien (replaces mortgage)
Draw period	10 years max, then closed	30 years (10 full, 20 declining)
Checking integration	None	Integrated checking account
Auto-sweep	No	Yes (deposits auto-reduce balance)
Purpose	Typically used for spending	Designed for mortgage payoff
Payoff incentive	None	Decreasing payment accelerates payoff

Bottom line: Regular HELOCs are separate debts. The All-In-One is also a HELOC but replaces your mortgage entirely and integrates a checking account with it too.

Q: "Can I still invest while using this strategy?"

A: Absolutely. In fact, that's one of the key advantages.

Traditional thinking: Pay off debt OR invest (choose one)

All-In-One thinking: Do both

- Your income reduces mortgage debt automatically
- Your money stays accessible for investment opportunities
- You build net worth from both sides (assets up, liabilities down)

As your payment decreases over time, you have MORE cash flow available for investing.

Q: "What about the mortgage interest tax deduction?"

A: You still get it. The All-In-One Loan is secured by your home, so interest is deductible just like a traditional mortgage (subject to same IRS rules on loan purpose).

You'll receive a 1098 form annually showing interest paid for tax purposes.

Q: "Is my money really safe and accessible?"

A: Yes. Here's why:

- **FDIC insured checking account**
- **24/7 access** via ATM card, checks, online banking, wire transfers
- **No penalties for withdrawals** (it's your money)
- **Same security** as any other bank account

You're not "locking money away." You're parking it efficiently until you need it.

Q: "What if I want to pay it off even faster?"

A: Go for it! There's no prepayment penalty.

- Got a bonus? Deposit it.
- Inheritance? Deposit it.
- Sold an investment? Deposit it.

Everything you deposit reduces your balance and interest immediately.

And here's the key: Unlike traditional mortgages, you can still access that money if needed. No risk of overlocking yourself.

Q: "How long does it take to set up after closing?"

A: Timeline:

- **Closing day:** Loan gets funded and the old mortgage paid off (if a refinance)
- **72 hours:** "Congratulations & What to Expect" email sent
- **30-45 days:** ATM cards and account info mailed
- **60 days max:** Full account access activated

You'll work with a customer service team who guides you through setup and answers questions.

Q: "What if I'm buying a house, not refinancing?"

A: You can use the All-In-One Loan for purchases or refinances!

The process is similar:

- Get pre-approved (just like a traditional mortgage)
- Make offers with pre-approval letter
- Close on the home
- All-In-One Loan funds the purchase

36% of All-In-One Loans are for purchases (not just refinances).

Q: "Can my spouse/partner access the account too?"

A: Yes. All borrowers on the loan get access to the account (ATM cards, online banking, etc.).

You can also add **authorized users** (non-borrowers) who can access the account for transactions.

Q: "What happens if I sell the house?"

A: Same as any mortgage:

- Proceeds from the sale pay off the loan balance
- You keep any remaining equity
- Loan is closed

The difference: You'll likely have MORE equity than you would have with a traditional mortgage (because you paid down faster).

Q: "Is this too good to be true?"

A: I get why you'd think that. But here's why it works:

- You're using income you already earn
- You're spending money you'd spend anyway
- You're just doing it MORE EFFICIENTLY

The product has been around since 2005. If it were a scam, it would have collapsed by now. Instead, it has:

- 20-year track record
- $4.3 billion funded
- Zero defaults
- Thousands of satisfied clients

It seems too good to be true because traditional mortgages are so inefficient that anything better feels like a trick. But it's not. It's just smarter design.

Q: "Why doesn't everyone know about this?"

A: Great question. A few reasons:

1. **Banks don't want you to know.** They make more money when you pay interest for 30 years.
2. **Only one lender offers it.** CMG Financial pioneered it, and controls it, so it's not widely available. However, CMG has allowed some lenders to offer it to their clients as well.
3. **It requires education.** Most loan officers don't want to spend time explaining complex products. And it's somewhat a conflict of interest for a loan officer. If they give you this loan, you won't need as many loans from them in the future. In fact, last week (as of the time of this writing), a friend in my life group at our church used their All-In-One loan (that I got for them in 2024) to buy a second house. If I had gotten them a traditional loan for their first home, then they would've needed me for their second home loan too. But they were able to use their All-In-One loan to pay cash for their second home. No new loans = huge savings!
4. **It challenges conventional wisdom.** "30-year fixed mortgage" is deeply ingrained in American culture. In fact, 90% of home loans are traditional 30-year fixed loans.

But word is spreading. That's why the volume has grown from millions to billions over 20 years.

Q: "How much does it cost to set up?"

A: Closing costs are more expensive but roughly similar to a traditional mortgage:

- Appraisal
- Title insurance
- Recording fees
- Etc.

The exact amount depends on your location and loan size. I'll provide a detailed estimate when we run your numbers. This is way more complicated than a traditional home loan with more moving parts. And even though the average borrower saves more than $190,000 in interest, there are more upfront costs to get the loan initiated as well. But I assure you that the savings far outweigh the costs of these loans.

Important: There's no prepayment penalty, and you don't pay closing costs for decades (no need to refinance for lower payments or equity access).

Q: "What if I don't like it after I start?"

A: You can always refinance into a traditional mortgage if you want.

But here's what we've seen in practice:

Of the 8,300+ loans funded, the satisfaction rate is exceptionally high. Why?

- The benefits are immediate and obvious
- You see progress monthly
- The flexibility is addictive

I've never had a client want to go back to a traditional mortgage after experiencing this.

Have more questions?

That's normal. This is probably different from anything you've heard before.

The next step is to run YOUR specific numbers and see if this makes sense for your situation.

That's what Section 11 is all about.

PART 5: NEXT STEPS

SECTION 11: HOW TO MOVE FORWARD

There are only 4 categories of people who would read this far. People who...

...have a few questions first	→ Send me an email → **ryan@ryanjroberts.com**
...want to see their numbers	→ Send me an email → **ryan@ryanjroberts.com**
...are ready to do this loan	→ Send me an email → **ryan@ryanjroberts.com**
...need a different loan	→ Send me an email → **ryan@ryanjroberts.com**

[Remember, I do all conventional, FHA, VA, USDA, Non-QM (DSCR loans, bank statement loans, P&L loans, 1099 loans, fix and flip loans, hard money loans, commercial loans and more. If you need a loan for real estate, I can do it...]

...if that's you → Send me an email → **ryan@ryanjroberts.com**

Step 1: See Your Numbers

The first step is running a personalized analysis using the **All-In-One Loan Interactive Comparison Simulator.**

The simulator will show:

- Side-by-side comparison (traditional vs. All-In-One)
- Projected payoff timeline
- Total interest savings
- Monthly payment progression
- Month-by-month breakdown

Once you see your numbers, we'll:

- Walk through the results
- Discuss your goals and timeline
- Determine if you're a good fit
- **I'll be direct:** If the numbers don't work, I'll tell you. If there's a better option for your situation, I'll tell you that too.
- Explain the qualification process
- Answer your specific questions

This usually takes at least 45 to 60 minutes.

My goal is to help you make the best decision, not to push you into something that doesn't fit. We want to keep it to zero loan foreclosures.

Step 2: If We Decide To Move Forward - Application & Qualification

Same process as a traditional mortgage, just a better product at the end.

If we both agree this makes sense, the application process is straightforward:

Qualification Requirements:

- FICO score 700+ (no exceptions)
- Debt-to-income ratio under 43% (40% in some circumstances)
- Leftover cash reserves equal to 10% to 15% of loan amount (no exceptions)
- Positive monthly cash flow
- Standard income/asset documentation

Timeline:

- Application: 1 - 2 hours +/-
- Documentation collection: Depends on how efficient/organized you are
- Once submitted and conditionally approved...

Step 3: Loan Processing

- Processing takes 4 weeks+/-. During this time, there will be items that need to be clarified or supporting documentation provided for final approval.
- Once final approval is attained...

Step 4: Quality Assurance Call: **This is an extra step CMG takes** to make sure every borrower is fully informed. It's one reason the default rate is zero.

  - They verify that you understand how this financial product works.
  - Answer any last-minute questions
  - Ensure you're comfortable moving forward
  - Set expectations for account setup

Step 5: Closing & Setup

Closing day:

- Sign documents (in-person or remote)

- HELOC gets funded
- Old mortgage paid off (if refinance)
- New All-In-One Loan activated
- Sweep checking account gets created

Post-closing:

- Within 72 hours: Welcome email with instructions
- Within 45-60 days: ATM cards and account materials arrive.
- HELOC and checking account get integrated administratively
- Ongoing: Customer service team available for questions

Step 6: Start Saving

Once your account is active:

- Set up direct deposit
- Link external accounts if needed
- Activate online/mobile banking
- Start using it as your regular checking account

Your money immediately starts working more efficiently.

Every deposit reduces your balance. Every month, your interest decreases. Every year, you're closer to mortgage freedom.

Step 7: Tell Others (who are a good fit):

- Referrals are always appreciated!
- Have them email me at ryan@ryanjroberts.com

What This Costs You

To see your numbers: As of the time of this writing, I am not charging for this service. However, in the future, check ryanjroberts.com for current pricing and scheduling. I do intend to charge for consultations at some point.

To have a consultation: As of the time of this writing, I am not charging for this service. However, in the future, check ryanjroberts.com for current pricing and scheduling. I do intend to charge for consultations at some point.

If you move forward:

- Standard closing costs (similar to any mortgage/refinance)
- No ongoing fees beyond normal mortgage interest and administration fee ($60+/- annually)
- No prepayment penalties ever

What you get in return:

- Potential savings of hundreds of thousands of dollars
- 15-20 years of time savings
- Improved cash flow
- Financial flexibility
- Path to mortgage freedom

The ROI is massive.

What Happens If You Do Nothing?

Let's be honest about the alternatives. You'll be fine. However, *if you're like the average American*, you'll likely...

- ...pay tens of thousands (maybe hundreds of thousands) more in interest
- ...spend 15-20 extra years in debt
- ...have a fixed payment that never decreases
- ...won't have access to your equity without refinancing
- ...reach retirement age still making mortgage payments

Is that acceptable? Maybe. Some people are fine with that path.

But if you're reading this guide, something tells me you want more.

The Decision Is Yours

I've given you:

- The problems with traditional mortgages
- How the All-In-One Loan solves them
- Real case studies with actual numbers
- 20 years of track record data
- Honest answers about who this fits (and doesn't)

Now it's up to you.

You can:

- Do nothing and stay on your current path
- Run your numbers and see if this makes sense
- Schedule a call and get your questions answered

There's no pressure. No tricks. No urgency tactics.

This product has been around for 20 years. It'll still be here next month if you need time to think.

But if you're ready to see if you could save a lot of money in interest and cut 15+ years off your mortgage...

Let's run your numbers.

"The best time to optimize your mortgage was 10 years ago. The second-best time is today."

ABOUT THE AUTHOR

Ryan Roberts, Certified All-In-One Loan Specialist

Ryan Roberts is a licensed loan officer specializing in the All-In-One Loan, a first-lien HELOC designed to help homeowners achieve mortgage freedom faster while maintaining financial flexibility.

After years in the mortgage industry, Ryan became certified in the All-In-One Loan because he saw too many clients trapped by traditional mortgage structures that no longer serve modern borrowers' needs.

Ryan's approach is simple:

- Education first, sales second
- Only recommend the All-In-One Loan when it genuinely benefits the client
- Provide transparent analysis with real numbers
- Support clients throughout the entire process and beyond

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What You've Learned:

✓ Why 30-year mortgages are outdated for modern life

✓ The four fatal flaws costing you tens of thousands

✓ How "great" rates can still waste your money

✓ What the All-In-One Loan is and how it works

✓ Real case studies saving $200K-400K in interest

✓ A more than 20-year track record with zero defaults

✓ Whether this strategy fits your situation

✓ Exactly how to get started

Your Next Step:

See Your Personalized Numbers

Find out how much you could save and how fast you could be mortgage-free.

Free Analysis (for now). No Obligation.

Email me at ryan@ryanjroberts.com

"Stop using a 1930s mortgage in a 2026 world."

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