

Free Report Reveals A Startling Discovery...

**“Did You Know That When A Person Pays \$20
Toward Their Mortgage Payment Only About \$1
Goes to Reduce The Principal Of Their Loan
Balance? This Is The ‘1 to 20 Rule’ Bankers Don’t
Want You To Know About!”**

**Now...A Revolutionary New System That Will Help “Anyone” Pay-Off
Their Home Mortgage (Or Any Debt) In 5-Years Or Less (Now Here’s
the Kicker!) ... “WITH NO NET COST TO THE CLIENT!”***

Example: If a person takes out a 30-Yr Home Loan for \$300,000 with an approx. \$3,000 per month mortgage payment.. They still owe about half (i.e. \$150,000) after making 25-years of payments!!!

Question: What if there was a way to reverse the “1 to 20 Rule” in your favor? In other words, “What if you could have it structured so that every \$20 paid toward your mortgage, \$19 of it goes directly toward your principal?” Plus - A way to get extra payments made to your loan or debt with “No Net Cost” to YOU?

Dear Destiny Achiever:

Please take a look at the “2 brief statements” (or questions) below:

- (#1) Every Person Who Has A Mortgage (Or a Debt) Is On A Plan To Pay Off That Debt!
- (#2) Question: “Do You Want To Be On The 30-Year Plan?” Or, “Do You Want To Be On A Plan To Eliminate Your Debts In Under 5 Years... With *NO NET COST* to YOU?”

Whether you are a homeowner, investment property owner, owe ‘any debts’ or just want to get involved in a new business I really hope that you will take the time to read this rest of this important message.

First we want to give you a quick background on how we came across this revolutionary, “**Mortgage acceleration program on steroids.**” Don’t worry you won’t have to face any congressional hearings on this steroid program! A while back we met with a man that spent more than 18-years researching, perfecting and planning a new revolution to get people out of debt (and to help them get wealthy) all without any ‘net cost’ to the client once they are enrolled into the program*.

I know, this sounds like a gimmick and it’s logical to be skeptical. But what we learned is that once a person understands the DNA of a loan and when you have the right vehicle you can reposition yourself

to have any loan (even a \$1,000,000 loan) paid off in 5-Years or less – again with **NO NET COST** to you the debtor and with **NO QUALIFYING & NO GOOD CREDIT!**

After 18 years of development this patent-pending product and program is now being offered to market. It works with home loans, rental properties, business loans, credit card debts, and personal loans – all debts! Also, you can get involved if you have debts -- or if you just want to work this as a part-time (or) full-time business venture...

...What I am really excited about is YOU joining me in showing others the way of reversing the **1 to 20 Rule** in their favor! This is 'reverse compounding' and for every \$20 sent in to a mortgage payment, up to \$19 of it will go directly to principle. PLUS – there is a way with this system to have additional payments made toward the mortgage (or debt) without YOU (the debtor) making the payments. This *super accelerates* the pay-off to 5-years or less!

...Every Person Who Has A Mortgage (Or a Debt) Is On A Plan To Pay Off That Debt... The Real Question Is, “Do You Want To Be On The 30-Year Plan?” Or, “Do You Want To Be On A Plan To Eliminate Your Debts In 5 Years or Less... With No Net Cost To YOU?”

We are just presenting the **BIG PICTURE** here. In order to keep this message as short as possible-- I cannot explain how it all works right here and now. So, here is what I am willing to do in order to give you the information and knowledge you need to see if this program is right for you!

Here is a **simple & easy** way to learn more about this “**Debt Elimination/Wealth Building**” Program:

View a Live 40-minute Webinar presentation! This is a clear & concise presentation. For best results you will need to be at your computer on-line and on your phone at the same time in order to maximize your experience. These concise live webinars are held every Saturday (and many other days during the week!).

To get the access information to the next upcoming live Webinar simply go to: www.dreambizpro.com. Click on the tab on the home page that says, “**Business Meetings.**” You will find information about the upcoming live Webinars. You can also view this area to see if there are any live presentations being held in your city.

“Since starting on the program in February of 2008 my mortgage has already been reduced by \$5,300 despite the fact that my loan is a Negative Amortization Loan! I am very pleased with the program.”

Grace Q., Fremont, California

"My mortgage was started on the program in March [2008] and my loan balance has already been reduced by over \$6000. At the same time I have been paid a tremendous income for showing friends how to achieve the same results on their loans. Rapidly decreasing debt and increasing income is a combination I can live with, and tell others about."

Jaqueline Venchi W. San Francisco, California

Final Note!

This revolutionary program is a "Debt Elimination Program On Steroids!" There is nothing like it anywhere. Remember what we said at the beginning? You are on a plan to pay-off your debts but do you want to pay them off in 30-years or do you want to pay them off in under 5-Years? Take a moment to calculate what you will save when you eliminate up to 25-Years (or more) off your debt and you will definitely want to be **debt free** and **prosperous** in 5-years or less!

There is simply too much to explain to help you understand how this all works. That's why it is imperative you **TAKE ACTION** by viewing one of the Webinars listed above or attending a live workshop meeting in your area!

The **DREAM program** is both unique and different from the other types of programs on the market such as the typical Bi-weekly mortgage reduction programs. A typical Bi-weekly mortgage program will reduce the loan pay-off time by roughly 9-years. The **DREAM program** eliminates a person's debts (all debts) in 5-years or less, builds wealth, contributes to homeless charities (money donated in a clients name)* – with no net cost to the client! Even better, there are no qualifications for a person to become a client of the DREAM program.

If you have further questions or interest, please do not hesitate to call Michael at **(406) 679-2733** or email him at: **info@michaelhelgeson.com**.

Thank you for taking the next step to a "Debt Free & Prosperous Life!"

Sincerely,

Patrick Snow

Patrick Snow, The Snow Group

&

Michael Helgeson

Michael Helgeson, MBA

P.S. We want to share some valuable **FREE GIFTS** with you **valued at more than \$478.30**. You will receive Patrick Snow's best-selling book, *Creating Your Own Destiny* as an eBook, Patrick Snow's Live Destiny speech given before 250 real estate entrepreneurs and many of my own personal Money Making manuals. Plus -- Much more! We will share with you how to claim your Free Gifts on the next page!

P.P.S. Here is what Brenda had to say about the Dream Program...

"In February [2008] I was among the first groups to be invited into this program. I have a negative amortization loan which was going backwards, yet in just two months on the program my home mortgage loan has decreased \$8,000 because of the extra payments applied to my loan's principal. I can't wait to be debt free!"

Brenda S. San Jose, California

**HERE IS JUST A SAMPLE OF THE FREE DOWNLOAD
BONUS GIFTS YOU WILL RECEIVE VALUED
AT MORE THAN \$478.30!!!**

BONUS #1: Value \$19.95

You will receive a copy of the best-selling book, *“Creating Your Own Destiny...How To Get Exactly What YOU want Out of Life!”* by Patrick Snow as an eBook (electronic book) in a PDF format.

BONUS #2: Valued at \$39.99

You will receive Michael Helgeson’s *“Making Money With Joint Ventures, Strategic Alliances and Tele-Seminars!”* eBook manual. Packed with “No Cost” strategies to help you to earn money with Joint Ventures and strategies to grow your business and income! In addition, you will get the valuable but conditional RE-SELL rights to this manual. The terms and conditions are listed on the last page of this “Jam Packed” 97-page Explosive manual!!!

BONUS #3: Value \$195

You will also receive the electronic eBook entitled, *“The Greatest Marketing Secrets of the Ages”* by Yanik Silver. Filled with great marketing strategies and a Special Powerful ‘sales letter’ that you can use for your own marketing endeavors. You will also get the “re-sell” rights to this unique manual allowing you the option of reselling it for 100% profits!

BONUS #4: Value \$195

You will receive the eBook entitled, *“7 Hidden Psychological Secrets to Maximum Sales!”* by Yanik Silver. There are methods and ways to word things in your sales materials, your pitches, your letters that can result in a dramatic increase in your sales. This 22-page book lays it all out in a simple, yet profound format! In addition, you will be given the “re-sell” rights to this unique manual allowing you the option of reselling it for 100% profits!

BONUS #5: Value \$9.95

You will receive Patrick Snow’s Special *“Success Secret”* as a Special 1-page Report.

BONUS #6: Value \$39.95

Patrick Snow's special report: *“20-Ways to Build Wealth in Direct Sales.”*

BONUS #7: Value \$9.95

Patrick Snow's special report: *“12-Steps to Grow Your Small Business.”*

Plus several other valuable bonuses not mentioned here!

To claim the FREE BONUSES mentioned above simply visit:

<http://www.freewebs.com/nomoredebt/freegifts.zip>

Important Special note: Clicking on the link above may not work. You may have to physically type out the web address in your browser. If for some reason you have trouble, re-try in a few hours. These bonuses will expire in 2-weeks from the date you received this Free Report so download as soon as possible.

Patrick Snow Biography

PATRICK SNOW is an author, speaker, coach, and entrepreneur.

For more than 20 years, he has studied the field of personal growth and development. As a result, he has been called “The Dean of Destiny” by high achievers nationwide. Patrick Snow is also the founder of ***Creating Your Own Destiny University*** – an international business education program designed to “*Help You Achieve Your Destiny Through Business Ownership.*”

Patrick’s “DESTINY” message has been recognized in major newspapers such as *The New York Times*, *Denver Post*, and the *Chicago Sun Times*. His book and photo were also featured on the cover story in the December 5, 2002, issue of *USA Today*. His message has also been featured on hundreds of radio stations throughout North America and Europe. Patrick has also been a TV guest on Seattle’s popular *Northwest Afternoon*.

Patrick is author of ***Creating Your Own Destiny: How to Get Exactly What You Want Out of Life*** which has sold over 100,000 copies since its first printing in July of 2001. This book is a Success Road Map for High Achievers.

Patrick has been in business-to-business and high-tech corporate sales for more than 15 years. During this time, he has been tracking layoffs and worker discontent. As a Business-Ownership Advocate, Patrick’s mission is to help others overcome their fears by turning their career distress into personal success, through business ownership.

Originally from Michigan, Patrick graduated from the University of Montana in 1991, and has lived in the Seattle area ever since. He and his wife, Cheryl (a prosecuting attorney), currently reside on Bainbridge Island, Washington, along with their two boys, Samuel and Jacob.

Michael Helgeson Biography

MICHAEL HELGESON, MBA is an author, business & marketing consultant and entrepreneur. For more than 20 years, Michael has owned, managed and operated businesses in the areas of Real Estate, Finance, and the Internet – as well as being an avid student of marketing, selling and business growth solutions.

Michael has studied the field of personal growth and business ownership and is an advocate of business ownership where his mission has been to help others with developing “*Low-Cost*” and “*No-Cost*” strategies to create profits within their businesses. Michael is also the author of several business-marketing manuals and systems including, “*The Greatest Marketing Secrets of the Millennium.*”

Michael divides his time between Montana and Southern California. He earned his B.A. from the University of Montana and his M.B.A. from the University of Mary.

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