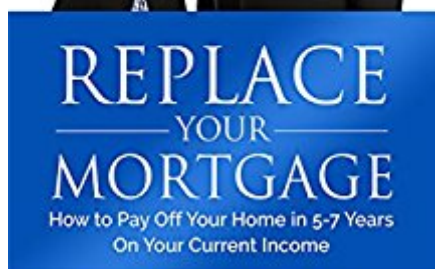


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# Replace Your Mortgage: How To Pay Off Your Home In 5-7 Years On Your Current Income

*"I thought maybe it was a really big scam... we finally decided that the math just made sense though."*  
- Aaron & Alyssa Faith, Murfreesboro, TN



Michael Lush • David Dutton



## Synopsis

If you could pay off your home in even a third of the time instead of waiting thirty years to pay it off, wouldn't you want to know how to do that? It's possible with the right home loan. While it may seem unbelievable, it comes down to math and a little education that banks prefer homeowners not know about. Michael Lush has spent fifteen years as a mortgage originator helping consumers get into their dream home. After speaking to a wealthy mentor of his, he then stumbled across how the wealthy finance their homes using lines of credit. Along with his co-author, David Dutton, Lush now teaches future homeowners, present homeowners as well as successful real estate investors how to use a simple home equity line of credit to pay off a home in 5-7 years. In this book you will learn:- The case against a mortgage from a 15 year mortgage veteran.- Why making extra payments on a mortgage vs a HELOC is still slower and also locks your money up until you sell your home. - 2 important reasons why this strategy isn't more well known.- How to pay off a home faster even if you have very little equity.- 5 powerful resources that will help you get started quickly to becoming mortgage free.- Pros and Cons of a HELOC - The deadly mistakes homeowners make when using a HELOC- How to build a real estate empire.- How to buy a vacation home and pay it off quickly (See chapter 9) Before you even think about signing on for a thirty year mortgage, you owe it to yourself to read this book as well as check out their popular Youtube channel.

## Book Information

File Size: 1963 KB

Print Length: 123 pages

Simultaneous Device Usage: Unlimited

Publisher: Michael Lush and David Dutton; 1 edition (August 18, 2016)

Publication Date: August 18, 2016

Sold by: Â Digital Services LLC

Language: English

ASIN: B01KOMWLNM

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #102,162 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #13

inÂ Kindle Store > Kindle eBooks > Business & Money > Real Estate > Mortgages #35 inÂ Books > Business & Money > Real Estate > Mortgages #22730 inÂ Kindle Store > Kindle eBooks > Nonfiction

## Customer Reviews

Hi my name is Roy. I'm 27 years old. I am a member of Replace Your Mortgage. This is by far the best financial decision I've made in my life. To be able to pay off my home in a third of the time it takes to pay off a 30yr mortgage is just incredible. I've been a home owner for a year now and the thought of being stuck with a house payment for 29 more years just wasn't going to fly with me. Not only that, but looking at my amortization table made me sick! By the end of the term, not only was I paying off my home, but also buying one for the bank as well. I knew I had to do something. There had to be a way to pay off your mortgage faster. So I did some research online and found some common ones like making bi-weekly payments or making an extra payment at the end of the year, but that only dropped the term by 5-7 years. So I got on YouTube and started typing different phrases like "how to pay off your mortgage faster" or "fastest way to pay off your mortgage". I stumbled upon one that said pay off your mortgage in 5-7 years on your same income. It sounded too good to be true, but I watched all the videos and the rest is history! Thank you Michael and David for this life changing experience. Replace Your Mortgage: It's Math, Not Magic.

I highly encourage everyone to read this book. It is presented in a clear manner and even the most skeptical person is motivated to learn more- and they will be glad they did. The content is top-notch as well as the overall "readability".

I am only able to write this because I received an early copy for review... but I ordered the hard copy today! Michael and David are the real deal and this strategy is undeniably powerful. As a financial professional, I am always looking for ways to help my clients retain more of their hard earned money and be cognizant of the financial brainwashing we undergo every day. Ever since Micheal introduced me to this concept at a local real estate investors meeting, I have been telling everyone I know to contact Michael or David and go through their amazing online education program. Get this book ASAP and learn to wrestle the control of your future away from the big banks... eventually creating your own bank.

DISCLAIMER: I am a member of Replace Your Mortgage. I don't buy many books period! Most of

the books I own tend to be self-help or technical in nature. Books that I can apply and teach others. Replace Your Mortgage is one of those those books that opens your eye and show you what the mortgage industry has kept us blinded for generation. I can resonate with the authors. They've gone through what I have and are students of what they teach. With the knowledge they provide is multi-generational. No more will I live in the bank's home wondering what happens should I lose my job. The facts they provide will provide you with income security for your family as well as teach you how to leverage the banks money to truly build wealth.

I am already a client of Replace Your Mortgage and I can honestly say this is the real thing. Once I actually understood what was going on and how the math worked I couldn't say no. I joined the course with the platinum membership. This course is probably the most life-changing thing that has happened to me in my financial life. We have already closed our HELOC and realized instant savings. No more PMI, no closing costs, and rapid principal reduction on our mortgage. In fact, we are on track to pay off our primary residence and student loans in just 7 years. And now, you have a great book to go along with all this. As a rental property investor this makes total sense and my path to greater wealth can now come SO MUCH faster. But, this works with any homeowner or prospective homeowner who makes more than they spend each month and has the discipline and desire to wipe out debt. Also, you can use this method to pay off your student loans, car loans, etc. much faster than you ever thought possible. Read this book, watch their videos, join the course, and stop getting ripped off by the banks. This is not a scam. Actually, I have Michael Lush's cell phone number in my phone and have spoken to him numerous times through the process. Give this book and their program serious consideration. It will change your whole outlook on life.

I have been looking for ways to save money on both home and rental property payments. The online training has been excellent and useful so far. Looking forward to reading more detail and learning how to the financial system work for me.

Tremendous information presented here. I would liken it to a technology leap in stocks. Where a new company enters the market with technology that obsoletes the competition. To make it work you need knowhow, good credit and positive cash flow. That's it!

My husband and I have been in this program for about 4 months and we have seen our balance drop almost \$20k and we did not change our lifestyle. I was a little hesitant at first because I thought

it was a scam but Michael and David will work with you and help you pay off your mortgage and you don't have to wait till your old and grey! We will be homeowners before we turn 35! How many people can say that!

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