THE FREEDOM LEDGER

Mortgage Freedom Guide

Pay off your home.
Keep your income.



myfreedomledger.com

A Note from Chris

Most of us never question our mortgage. You buy a house, sign a stack of papers, and accept that you'll be making payments for the next 30 years. I did the same thing.

Then I finally studied the amortization table on my own mortgage. I'll admit I was a little angry when I saw how much I would end up paying for my home.

Here's the thing. The problem usually isn't how much money you make. It's how your money moves.

This guide shows you a better way. No new job. No raise. Just the income you already have, working harder for your family instead of the bank.

I like freedom. I'm kind of funny that way.

— Chris Attaway



The 30-Year Mortgage Was Built for the Bank

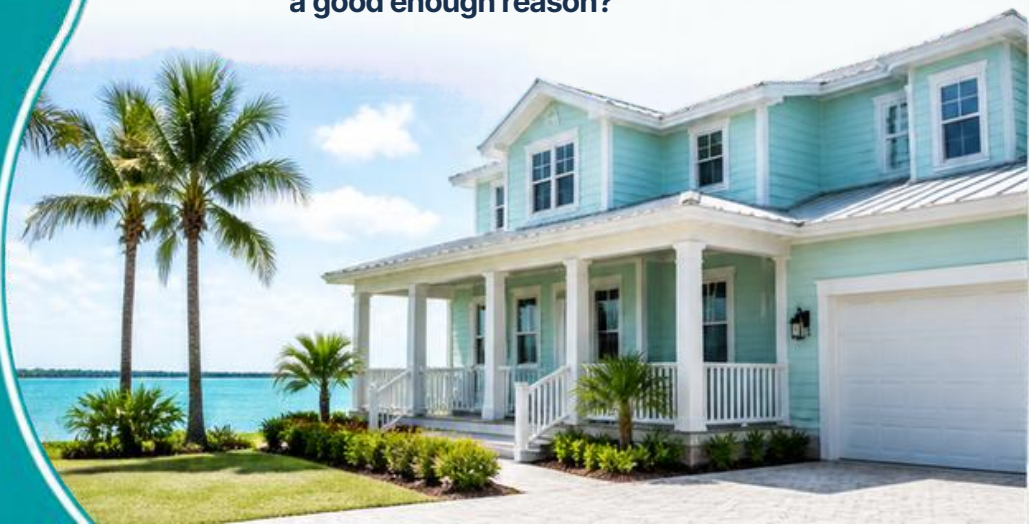
In the early years of a typical mortgage, most of your payment goes to interest, not to your home.

That's not a conspiracy.
It's just math.

The bank understands the math.
You should too.

Ask yourself:

- **How much will I pay in interest over the life of my loan?**
- **When will I actually own my home?**
- **Is "that's how everybody does it" a good enough reason?**



Your Paycheck Sits Still

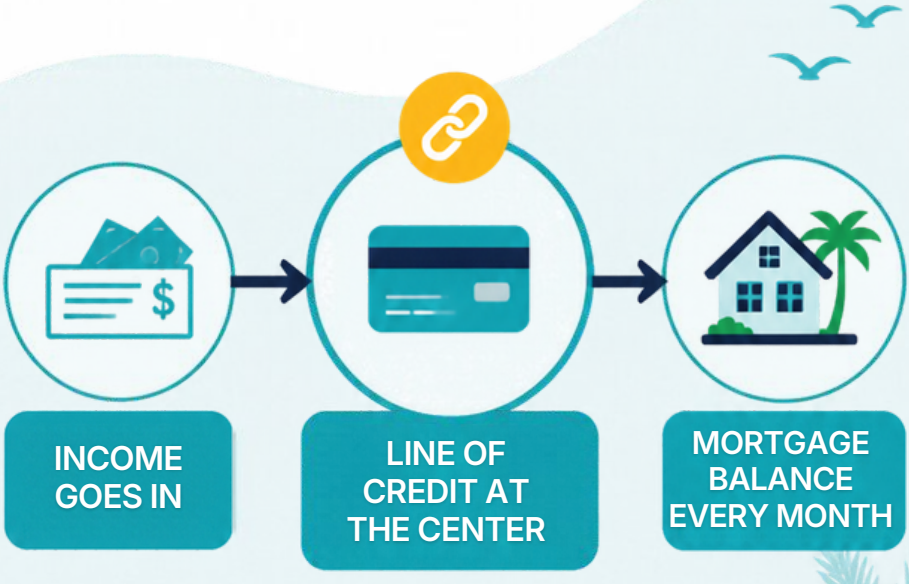
Every month your paycheck lands in a checking account, where it sits and earns next to nothing. Meanwhile, your mortgage is charging you interest every single day. Your money ought to have a job. Right now, most of it is sitting on the bench.



The Big Idea

Credit Line Banking

Credit Line Banking puts a line of credit at the center of your finances. Your income goes in. Your bills come out. Whatever is left over goes to work against your mortgage balance every month, instead of sitting idle. You aren't necessarily earning more. You aren't necessarily working more. You're simply making your dollars work harder.





How It Works

1. Open the right line of credit for your situation.
2. Deposit your income so it goes to work right away.
3. Pay your normal bills as you always have.
4. Let your monthly surplus attack your balance, month after month.

Simple? Yes.
Easy to set up correctly?
That's where we come in.



More Than One Way to Run It

1.

Second-position HELOC with a sweep account.

Keep the mortgage you have. Our most common setup.

2.

Professional Blend.

Our 10/60/40 blend, set up around your numbers.

3.

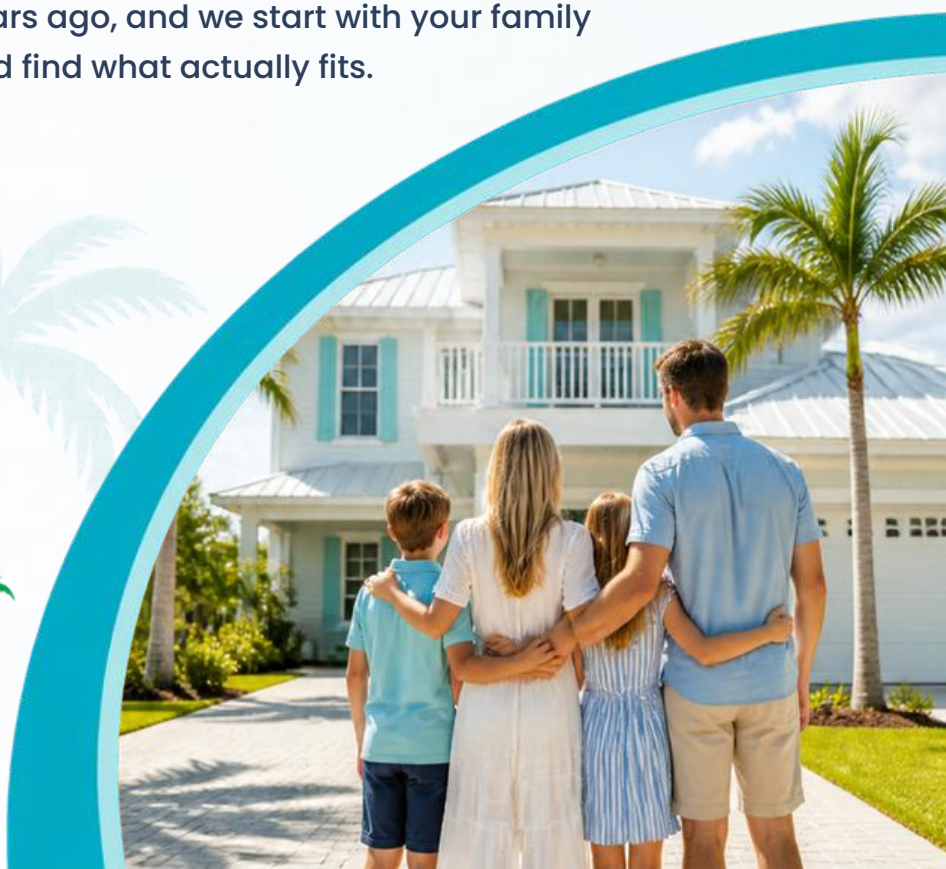
Personal line of credit (PLOC).

Keep your current loan and run the system without touching your home's equity.

Most companies put every family in a first-position HELOC. Sometimes we do. Most of the time, we don't.

Why We Don’t Force One Solution

Most companies in this space have a partner bank, so every family walks out with that bank's product, whether it fits or not. We don't have one. We aren't tied to any bank. My partners at Truth in Equity created and perfected this approach 20 years ago, and we start with your family and find what actually fits.



Who This Is For



- Homeowners of almost any age and stage of life.
- Families with positive monthly cash flow (more surplus means more options).
- People buying a home or looking at new financing.
- A wider range of credit than you might expect.
- You don't have to be wealthy. You have to be willing to look at your numbers.

What This Isn't

It isn't a get-rich-quick scheme.

It isn't a gimmick that only works on paper.

It isn't a fit for everyone, and we'll tell you if it isn't a fit for you.

It does take some discipline.

Complicated doesn't necessarily mean intelligent, and this isn't complicated.

But it does require you to pay attention.



Common Questions

Q: Do I need to earn more money?

A: No. It works with the income you have now.

Q: Do I have to change my lifestyle?

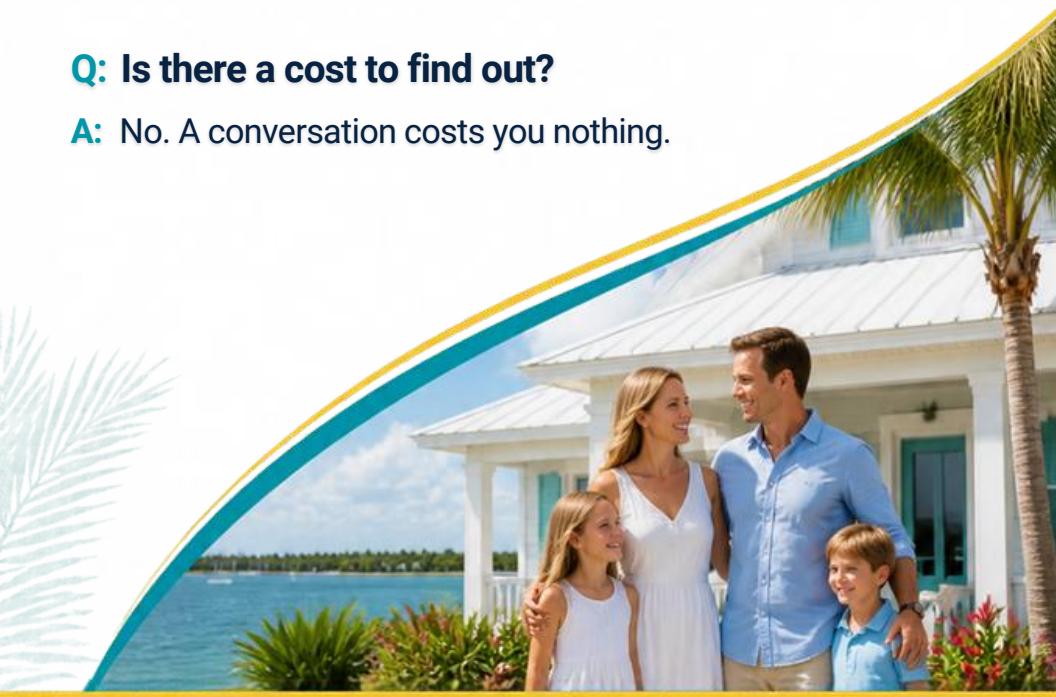
A: Not necessarily. You keep living your life.
Your money just moves differently.

Q: Is this new?

A: No. Truth in Equity has been doing this for 20 years.

Q: Is there a cost to find out?

A: No. A conversation costs you nothing.



Good Stewardship

I don't believe God called us to be wasteful stewards. Good stewardship isn't about making more. It's about making what God has already given you work harder.

We are called to provide for our children and even our children's children. We are called to give generously.

Paying less interest to the bank makes all of that easier.



Debt Freedom Is the Starting Line

Getting out of debt isn't the finish line. It's the starting line. Imagine the money that used to go to your mortgage going to work for your family instead: building wealth, preparing for retirement, helping your kids, giving more generously, or simply giving you more freedom to decide what you want to do with your life.

Debt freedom isn't the destination. It's where wealth building gets interesting.



Your Next Three Steps

1. Fill in your Ledger. Write down your mortgage, your cash flow, and your surplus.

2. See your Freedom Date. Scan the QR code or visit calculator.chrisattaway.com.

3. Let's Chat. Book 15 minutes at freedom.chrisattaway.com/15.

No pressure. No obligation. We may discover it isn't right for you. But if it is, the difference can be significant.

Scan Me



Notes



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Let's Chat:
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This guide is for education only and is not financial, tax, or legal advice. Every family's situation is different. Results depend on your income, expenses, rate, and discipline.

