



## The Smarter Way To Borrow<sup>®</sup>

No other mortgage product does more to lower costs and **maximize the benefits of homeownership.**

### WOULD YOU LIKE TO:

- Retire Early**
- Save for College**
- Buy a Second Home**
- Renovate**
- Travel**

These are just a few of the ways our customers have used their savings from their All In One Loan<sup>™</sup>.

*We are making more than we're spending and that is just driving the debt down. We ended up with our dream home that we've renovated, plus a second beach home, all because of the All In One.*

DEAN A.  
CUSTOMER

*This amazing program allows customers to save big on interest, pay off mortgages much earlier, while also **increasing liquidity & security!***

N. JENNISON  
MORTGAGE BROKER



**Schedule a demo and learn how to use our All-In-One<sup>™</sup> Calculator!**



Our customers love exploring different scenarios when they see what's possible.



THE  
**MORTGAGE**  
ARCHITECTS<sup>™</sup>

## What Is It?

This loan is a 30-year financial tool that comes with an integrated sweep-checking account. In other words, **it combines your home financing and personal banking needs into one dynamic tool.**

## How Does It Work?

With the All In One Loan™, you can put your idle savings and income dollars to work to reduce your mortgage interest expense. **The flow of your income dollars and idle savings are automatically swept to the financial tool and used to lower your loan's daily balance.** This means that the interest on your loan recomputes nightly based on your loan's unpaid principal balance, resulting in significant savings over time.

## What Can Be Accomplished?

With the All In One Loan™, **borrowers can save tens, if not hundreds, of thousands of dollars in mortgage interest and own their home in half the time or less** compared to a traditional loan. Plus, **funds that are deposited and used to pay down principal, as well as equity dollars, remain available for use** without needing to refinance over thirty years.

## What Does It Come With?

The All In One Loan™ comes with all the same features you're accustomed to with your current checking account. **It's a seamless integration of all your banking needs and mortgage payments,** making it easier to manage your finances and plan for the future.

Gain greater control of your housing costs & live more securely with the All In One Loan™.

## Real Examples From Our Customers

### All In One Loan

Results are driven by the loan balance, rate, the interest rate assumption and money applied to daily loan principal.



Payoff timing forecast

Total Principal:	\$360,000.00
Total Interest:	\$116,697.01
Payments:	114
Total Expense:	\$476,697.01
Total Saved:	\$289,933.42

### Traditional Mortgage

Amortizing loans may slow progress with principal paydown, adding interest expense unnecessarily.



Payoff timing forecast

Total Principal:	\$360,000.00
Total Interest:	\$406,630.43
Payments:	360
Total Expense:	\$766,630.43

### All In One Loan

Results are driven by the loan balance, rate, the interest rate assumption and money applied to daily loan principal.



Payoff timing forecast

Total Principal:	\$180,000.00
Total Interest:	\$25,417.51
Payments:	45
Total Expense:	\$205,417.51
Total Saved:	\$122,915.99

### Traditional Mortgage

Amortizing loans may slow progress with principal paydown, adding interest expense unnecessarily.



Payoff timing forecast

Total Principal:	\$180,000.00
Total Interest:	\$148,333.50
Payments:	360
Total Expense:	\$328,333.50



## Try our All-In-One™ Calculator yourself!

Set up a free consult - we'll walk you through the details & show you how to customize your scenario.

[MortgageArchitects.us/calculators](https://MortgageArchitects.us/calculators)



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**Nathan Jennison**  
OWNER / MANAGING BROKER  
NMLS 2122717 | CO License 100523448  
IL License 031.0074372

**720-610-0113**

[N.Jennison@MortgageArchitects.us](mailto:N.Jennison@MortgageArchitects.us)

★ LICENSED IN AZ, CA, CO, FL, IL, KS, TN, TX



See How Much You Can Save!