

IMPROVE PERSONAL CASH FLOW



One commonly overlooked form of "predatory lending" is when banks and mortgage companies repeatedly encourage people to take out larger mortgages and home equity loans for "debt consolidation" or to free up your cash flow by basically consuming your home equity.

This often results in spreading car loans and credit card balances over 30 years with no real plan to help you become debt free or achieve financial freedom. Unlike many traditional bankers and brokers, Certified Mortgage Planning Specialist professionals help you conserve your home equity, not consume it. This involves helping you implement financial strategies that will improve your personal cash flow while helping you achieve financial freedom and become debt free.

- **Develop a Personal Cash Flow Improvement Plan:** The best way to approach cash flow improvement is by re-examining your spending habits and the way your monthly cash flow works. This doesn't necessarily mean that you need to spend less or earn more. It just means that you need to spend your monthly cash flow differently. You see, most people who want to improve their cash flow can do so by just managing their cash flow differently.
 - CMPS professionals help you establish a financial reserve account specifically to prepare yourself for unexpected financial obligations. This will enable you to pay cash, instead of using credit cards, for everything such as home improvements, cars, furniture, vacations, children's education and other living expenses.
 - "Exotic mortgages" such as interest only loans and deferred interest option ARMs represent up to 50% of all new mortgages in some local markets. These loans can be very dangerous unless they are used as part of a viable financial strategy. CMPS professionals help you determine when these types of loans make sense for your individual circumstances. Furthermore, CMPS professionals help you implement viable financial strategies to improve your personal cash flow without endangering your financial future.
- **Implement the Plan of Action:** There is a reason that professional athletes have coaches. No matter how good the athlete is, the coach can help keep them accountable in identifying weak spots and improving their performance. You can also benefit by having a team of "financial coaches". CMPS professionals are able to "coach" you in implementing your cash flow improvement plan. CMPS professionals also work in a team environment with CPAs, CFPs, attorneys and other financial professionals in order to help you better achieve your goals in life.
- **Review and Modify the Plan of Action:** We all experience changes in our lives that involve our income, career, family, health, lifestyle, etc. CMPS professionals help you review and make modifications to your cash flow improvement plan as changes arise in your personal and financial situation. Additionally, there may be new types of mortgage planning products and services that could help enhance your cash flow situation. The plan review and modification is often referred to as an "Equity Management Review", or an "Annual Mortgage Review."



fast facts

- **Develop a personal cash flow improvement plan**
- **Implement plan of action**
- **Review and modify the plan of action**



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