

Joseph Horvath  
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ID #MM-6139

Dear Customer,

I can help you increase your income tremendously with very little effort----interested? I am an authorized distributor of some very special mortgage software that is given to the homeowner absolutely free. With the fierce competition in your industry, and the change in mortgage agreements (mainly homeowners now needing a 20% down payment), this software is an excellent incentive to be used by you to acquire more customers. It provides the homeowner with a low cost (\$197) service that allows them to....

- \*Save thousands of Dollars without Refinancing!
- \*Cut Years Off their Mortgage Without Increasing Their Payment!
- \*Build Equity In Their Home 300% Faster!
- \*Turn Their Current Mortgage Into An Investment Program!
- \*Audit Their Loan Automatically To Find Lender Mistakes Which Occur About 50% Of The Time According To The F.D.I.C.!

We know that while our service offers these great benefits to the homeowner, it will also help you in the long run. Not only are you paid a \$100.00 commission for every homeowner that you sign up, but also, when a homeowner is able to sink more equity into their home faster, it will also give them the opportunity to upgrade and move as often as they would like. Lenders that are now requiring 20% down are going to drastically change the real estate market more than it already has.

The software takes the homeowner through a full presentation and explains everything to them so you would not have to explain anything to your customers unless you wanted to. Simply give them a free CD.

The cost to you is a one time fee of \$76.95, which is a 100% refundable deposit that is returned to you after your first customer has signed up. This is just to let us know that you are serious about being a distributor of our software. With that refundable deposit, you will be given a professionally designed website that you can direct your customers to, as well as member access for many of our marketing tools.

If you are interested in becoming a distributor, please contact me.

Sincerely,



Joseph Horvath

[www.themortgagemanager.org/6139-josephhorvath](http://www.themortgagemanager.org/6139-josephhorvath)

INFORMATION BROKERAGE SERVICES, INC.

P.O.BOX 27347, SHAWNEE MISSION, KS. 66225-7347

**\$10.7 Million MONTHLY And Absolutely \$0.00 Came From "Selling" The Opportunity!**

**A Legitimate, High Profit Business You Can Easily Start For FREE!**

...I hired a professional sales company and spent over \$135,000.00 to totally automate the sales process. It was the best decision I ever made because my income increased by over 1,000% in a single year and all the sales were being made while I was on vacation, sleeping, or just plain having fun!

**As Long As Families Need A Home To Live In, And A Mortgage To Finance It - You'll Be Making Money!**

Our service works on ALL mortgages, Old or New, Residential or Commercial, 1<sup>st</sup> and 2<sup>nd</sup> Mortgages, Fixed or Adjustable, 15yr or 30yr - any and all of them. It even works on all loans such as Home Equity Loans, Auto Loans, Investment Property Loans, etc. \$27 million may seem like a lot, but we haven't even scratched the surface. We can't possibly keep up with 14,000 new mortgages each day without your help. What does this mean to you - it means you could easily make 5 figures each month with very little effort, and help a lot of homeowners save a lot of money.

**The Market Is Enormous & The Product Is Life Changing!**

There are currently over 70 million mortgages, and 5 million new mortgages are written every single year! That's almost 14,000 new customers each day. A biweekly mortgage is a simple, low cost service that saves the homeowner tens of thousands of dollars without refinancing or increasing their monthly payment. For example, a homeowner with a \$200,000 mortgage financed at 6.75% will eliminate 74 monthly payments and save \$95,992.52 - that's life changing!

**My Incredible Financial Growth Is Your Incredible Opportunity!**

Just as I had to hire a company to manage the increased amounts of money being made in this business, I need your help to keep up with the growing number of customers. Even with everything automated, I can't keep up. This is why I want to bring you in, help you get started, and do it all for FREE!

**Here's The Business - It's No Secret - It's MULTI-MILLION!**

I promised you no secrets and I keep my promises. My company is one of the largest biweekly mortgage companies in the country. We are the only company to have completely automated the business and I can give you 135,000 reasons why we're the only one; it means that everything is set up for you to make a ton of money with absolutely NO face to face selling, NO equipment to buy, and NO special skills or education required. Let's not forget that it helps my company keep up with the demand - that's why it's being offered to you - it's a win / win situation for both of us.

My company didn't become what it is today by having a bunch of distributors fail at making money; **\$10.7 million dollar monthly sweep deposits all from homeowners that distributors like you signed up proves it!** This business is incredibly easy, and incredibly profitable, so I'll also guarantee you all the help and support you need to make more money than you ever have in the past!

I'll also send you a copy of our \$27+ Million dollar monthly bank statement. **That's an average of \$870,000+ in DAILY sweep deposits, and 100% of that money is from homeowners that distributors like you signed up!** I want to do this just so you know I'm not making stuff up, and you can see with your very own eyes just how easy it is to get customers, and make a lot of money in this easy to run, totally automated business!

**\$12,000 Monthly Bonus!**

With absolutely no job security today, a lot of people (especially struggling homeowners) are not only looking to save money, but are also looking for extra income. You can offer others this same opportunity to become distributors. They will be working under you, and you'll make money from their customers as well.

As soon as they sign up as a distributor, you get a \$30.00 bonus. We'll ship them all of their materials so there's nothing you have to do. In addition to the \$30.00 bonus, you can earn \$10.00 per month in residual income for every distributor - just 100 distributors would give you a \$3,000 bonus plus \$1,000 each and every month in residual income! It's very easy, and we'll show you exactly how people just like you are making \$12,000 per month and more from this alone!

Now for the really good part, you also earn **\$50.00** for each and every homeowner they sign up from then on! If a single distributor only signed up 100 homeowners a month, they just made \$10,000 and you get an extra \$5,000 per month without having to do anything! There's no limit to the number of distributors you can have working under you so you can imagine how this can grow. **The Internet Has Made It Easier Than Ever To Make Money**

**So I'll Give You A \$2,500 Professionally Designed Website - FREE - If You Act Now!**

If you are interested in becoming a distributor, please contact

[www.themortgagemanager.biz/6139-josephhorvath](http://www.themortgagemanager.biz/6139-josephhorvath)  
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**Just An Average**  
**over \$870,000 DAILY**

*"If you have nothing to lose, and everything to gain - by all means try it."  
- Multi-Billionaire, W. Clement Stone*