

From Edward F. Mrkvicka, Jr.:

"THIS WAY, YOU HAVE YOUR \$100,000 HOME PAID FOR, plus savings of \$220,355.16!"

See Page 29.

Professional secrets to use with your bank that you may never have dreamed possible...

How to save nearly \$950 on the loan insurance for a \$7,000 car. Save about \$1,900 on a \$14,000 car. Page 11.

The five simple words that let you pay far less money on any loan. Page 12.

How to improve your present mortgage—and save thousands doing it. Page 65.

A sneaky little mortgage trick that puts the repayments in your pocket, and not in the bank's. Page 31.

Bank charges you can simply say "No" to, if you read Page 22. (They mean up to \$1,000 MORE in your pocket per loan.)

"For half the price, you are covered for the full amount of the loan." Page 23.

How to save eye-popping amounts of money on your credit card debt. Page 92.

How to get group discounts on your loans. Page 102. "Virtually an untapped market."

How to legally enhance your personal financial statement... thus convincing the loan officer that you're doing THEM a favor when you ask for the loan. Page 4.

— From Money Magazine "Provides insider tips to help secure the most favorable terms."

How to see your file at your local credit bureau—before your banker does. Page 6.

Errors in your credit history could ruin your rating, and cost you your loan. Here's how to correct these—immediately. Page 7.

Why you should *never* finance a purchase of a TV set, a car, or any product through the company that sells it to you. And what to do instead. Page 8.

"Once you know how to reverse a loan rejection, you will always be able to borrow for any worthwhile reason." Page 87.

PREPARE FOR A SHOCK! Unless you read page 29, you can make a monthly payment of \$1,270 on your mortgage and still reduce the amount you owe by only \$17.

How to outfox the bank during the last 9 years of your mortgage, and end up with a savings account that you own of \$220,000. **PROVEN TIME AFTER TIME!** Page 32.

"Make this mistake, and you will actually owe more at the end of five years than when you took out the loan—after 60 months of payments of \$1,028.62 per month!" Page 42.

— From San Diego Daily Transcript

**"Tells you what the banks don't want
you to know. His insider advice
is invaluable."**

How breaks on your taxes let you turn your parents' home into the best investment you may ever make. **All while they're living in it.** Page 46.

How to get the bank to place you in its lowest loan rate category. Which means that you can get the same rate as General Motors. "You'll find this is quite easy." Page 75.

How to avoid the need for excessive collateral when the bank gives you a loan. Page 5.

How placing a tiny ad in your local newspaper (see page 101) may save you thousands of dollars on a new mortgage.

— From The Library Journal "Shows how you can have a home 'free.' Discusses how consumers can fight back."

"If you make this mistake, and you make a withdrawal on the seventy-fifth day, you lose 75 days' worth of interest." Page 106.

An easy, logical way to protect your safe deposit assets from a tax lien or warrant. Or keep them hidden for your family in case you die. Page 126.

How you can—almost without fail—solve any problem at your bank. Page 147.

What to do if you're denied credit because you're too old, too young, or black, or a woman, or whatever. Page 142.

How to prepare a financial statement that will ALWAYS ALLOW for prudent credit to be approved. Page 76.

"...you can beat the odds. You can be continually successful with your loan needs." Page 84.

"The revised form presents a completely different, more positive financial picture than the first. Yet, you did NOT lie to the bank. There is NO way it can be proven wrong." Page 80.

"Increase this value by \$20,000. This is your opinion of its value. There is no law that says you have to (see page 80)!"

MEET EDWARD F. MRKVICKA, Jr.

He is a registered investment adviser with the Securities and Exchange Commission, a member of the advisory council of the American Monetary Foundation. He has been published in the Chicago Tribune, Financial News Analysis, Venture Capital News and many more... as well as featured in the New York Daily news, the Boston Globe, USA Today, Consumer's Digest, Sylvia Porter's Active Retirement Newsletter, Family Circle, and over 400 radio and television stations.

He has been named to Who's Who of Emerging Leaders of America and awarded the American Biographical Leadership Award for "Extraordinary Achievement in Banking and Finance."

"Most banks reserve prompt loan approval, loan rate concessions, and the waiving of service charges for their more affluent customers. You will now be included in this category."

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