

The H.E.A.P.™ Charitable Foundation

<http://www.HEAPlan.org>

It dawned on me while writing this book that this country is truly having a mortgage and overall financial crisis.

There are tens of thousands of Americans who are struggling to pay their monthly mortgage payment. I do not want to go into all of the reasons why people can't pay their mortgage; however, I will tell you that I live in the state of Michigan, which has been devastated by the downturn in the auto industry.

There are thousands of people just in the state of Michigan who have lost their jobs through no fault of their own and many are in dire financial situations.

What happens when you lose your job and can't find another one for weeks/months/years? You end up living on your savings, if you have any.

What happens when you run out of money from your saving(s) account(s)? That's when the rubber really hits the road. Some people will live on credit cards for awhile; but, ultimately, the money will run out and bills will not be paid.

What is the largest monthly bill for most people? Their home mortgage.

What's one of the most important bills to pay? The home mortgage.

Why? Because, ultimately, if you do not pay your mortgage on a consistent basis, you will lose your home. I've never been in a situation where I could potentially lose my home due to financial circumstances, but I can imagine it is one of worst and most fearful feelings in the world.

PUT YOUR MONEY WHERE YOUR MOUTH IS

If you read the Foreword to this book, you know that one of the reasons I created H.E.A.P.™ was due to my disdain for the **\$3,500** "Bad" mortgage acceleration program that is currently in the marketplace. My goal in creating H.E.A.P.™ was to put forth

the only “client-friendly” mortgage acceleration plan in the marketplace.

My goal with this book is to tell you the truth about how mortgage acceleration plans work so you can decide for yourself which one is best for you.

When you read Chapter 5, you may come away with the impression that I have some “do-right” gene. I don’t necessarily think that’s the case, but I fully believe that some people are programmed from their childhood/upbringing and that there are some people in this world who do not mind speaking out when they see a need.

While many of you do not know me yet, I can tell you that I am very outspoken in the professional (financial, insurance, mortgage, accounting, and legal) fields that I work in. I routinely call people out from these fields in my nationally published newsletters when I think they are doing something wrong and not in their client’s best interest. Doing so doesn’t make me any better than anyone else; it just makes me a bit different since few people have a business model that allows them not to worry about upsetting the very people they look to in order to make a living.

I try very hard to “walk the walk and talk the talk” with my advice to advisors and to their clients. My motto and that of those who become certified advisors through the Wealth Preservation Institute (<http://www.thewpi.org>) is to **always do what is in the client’s best interest no matter how that affects your compensation.**

This motto makes complete sense to me due to the fact that, if you do what’s right for your clients (no matter what industry you are in), you will be in business a long time, create a loyal client following, and usually receive many referrals from your clients.

Literally a few days before this book was supposed to be printed, I was driving down the road and came up with what I thought was a pretty good idea. Why not take a book which is about helping many people seeking to do the right thing for themselves (which is to pay off mortgage debt as quickly as possible), and do the right thing by donating some of the proceeds from the sale of this book to those who need it?

The moment the thought came into my head I knew it was the right thing to do; and, so I added this short summary of how I plan on using H.E.A.P.TM to help everyday Americans pay their mortgage payment when they are in financial distress.

HOW WILL THE H.E.A.P.TM CHARITABLE FOUNDATION WORK?

I plan on making this extremely simple for me and, in turn, for you to understand.

I am charging \$24.95 for my book plus shipping (if you have to pay shipping).

My publishing company, TriArc Advisors, LLC, will donate 30% of the profits of the sale of this book to a newly formed 501(c) entity called the H.E.A.P.TM Charitable Foundation. That Foundation will then use the donated money to help people in need on a local level.

It is anticipated that the H.E.A.P.TM Charitable Foundation will give money directly to people in need and will also give money to other local charities that want to be involved. Local charities may include churches, community foundations, etc.

It is anticipated that, after costs, TriArc Advisors, LLC, should be able to donate approximately \$5.00 for every book sold. Therefore, if I sell 1,000 books, that's \$5,000. If I sell 10,000 books, that's \$50,000. If I sell 100,000 books, that's \$500,000.

I have no idea how many books will actually sell, but I do believe this is one of the most important books written about mortgages due to the fact that, if the advice is followed, the positive financial outcome for readers will literally be life changing. If that proves to be the case, I imagine one way or another book sales will be plentiful.

How will I determine which charities will receive money? That's fairly simple. If book sales come from my own marketing, I will distribute those proceeds first locally in my community directly from the H.E.A.P.TM Charitable Foundation. I know my local community has many people in need and who could use the money.

It is my belief and hope that this book will become sort of a cult hit and that various people from around the country will want to get the book out to people they know in their local communities. If someone (maybe such as you) picks up the ball to market this book in a local community, the H.E.A.P.™ Foundation will donate the money to another 501(c) charity in that local area.

The simplest example of this would be a church or a series of churches in a local community.

Additionally, various Associations or Societies (local and national) may choose to get the book out to their members. If that happens, the H.E.A.P.™ Charitable Foundation will work with these entities to distribute money to charities that the Associations or Societies support.

LET'S TAKE THE GIVING-UP A NOTCH

Because most of my clients these days are the advisors who take my certification courses through the Wealth Preservation Institute, I have had and will have many of these advisors buy the H.E.A.P.™ software I created to help them properly illustrate the power of this topic to their clients.

I will be asking them to donate some portion of the money they make because of their use of H.E.A.P.™ to this charitable cause.

For example, a mortgage broker might start advertising to help clients with H.E.A.P.™ in a local marketplace. If the mortgage broker ends up creating a relationship with a client because of H.E.A.P.™ and at some point in the future helps that client with a mortgage, the advisor might make anywhere from \$500 - \$2,500+ on the mortgage sale.

I will be formally asking all advisors who become involved in H.E.A.P.™ to donate X amount of their profits to the H.E.A.P.™ Charitable Foundation which will finally help needy people who cannot pay their mortgages. **I can't mandate this**, but I will be asking for them to participate.

I'd like to give you projections for how much money can be raised due to the efforts of the advisors who are and will be helping their clients with H.E.A.P.TM, but I really don't know what that might be. I hope to raise tens of thousands of dollars each year with this effort, and I hope to keep it going for years to come (even when our economy finally turns around).

If you would like to know what advisors have agreed to give some of the profits they generate from helping clients with H.E.A.P.TM, you can do so at <http://www.HEAPlan.org>.

WHO WILL HELP ADMINISTER THIS CHARITABLE FOUNDATION?

I'm very lucky to work with Sarah Hurty who has agreed to help me with this effort. Sarah is a "marketing guru" to advisors looking to grow their business. She is also a very charitably inclined person, and she didn't hesitate to agree to help when asked.

You can find Sarah on the Internet at <http://www.whitecollarmarketing.com>.

HOW DO YOU FIND OUT MORE ABOUT THE H.E.A.P.TM CHARITABLE CAUSE?

You can learn more about the H.E.A.P.TM charitable cause by going to <http://www.HEAPlan.org>.

I welcome input and help from any and all who would like to become involved.

If you would like to help introduce this book to a church, association, or other entity in your local community, please e-mail info@HEAPlan.com. Either Sarah or I will get on the phone with you within a few days to figure out the best way to help you get the book out and track the sales so 30% of the profits from book sales can come back to your community.

A SPECIAL THANKS

I like to formally thank Jim Duggan, JD, MBA, of the Handler, Thayer, and Duggan Law Office (<http://www.htdlaw.com>). Jim is a personal friend of mine and one of the Co-Founders of another entity we created to help the public called the **Asset Protection Society** (<http://www.assetprotectionsociety.org>).

Jim and his law firm have stepped up their giving by donating their time to create the H.E.A.P.™ Charitable Foundation at no cost to me and with no reimbursement agreement from the Foundation.

SUMMARY ON CHARITABLE CAUSE

Again, when I created H.E.A.P.™ and wrote this book, I had no intention to take up the charge of a charitable cause. However, after coming up with the idea, it took me virtually no time to determine that giving 30% of the profits of the sale of this book to charity is an idea that I could fully embrace.

I hope you fully enjoy the rest of the book you are about to read, and I am confident that you will learn how to pay off your own mortgage years earlier thereby saving you tens of thousands of dollars. That's good for you, and there is nothing wrong with that. However, keep in mind that you can help others who are in need by spreading the word about this book. I, and the people who are involved in this effort, would very much appreciate your help.