



THE GREAT ESCAPE

BY KEVIN LANE



**How to Break Away from ALL Your Debt (including your Mortgage)
and Become Financially Free!**



Table of Contents

A Personal Message of Encouragement From Debt-Buster and Author ... Kevin Lane.....	2
Debt: You're Not Alone ... and It's Not Your Fault	3
What Debt Is REALLY Costing You	8
Other Real Costs of Your Debt.....	9
There IS A Solution	11
I Know Because I Used to Be In Your Shoes.....	12
Debt-Buster #1: Escape the Credit Card Trap.....	16
What Credit Cards REALLY Cost You.....	16
Debt-Buster #2: Escape the Monthly Payment Trap.....	20
This is the worst way to handle your debt!.....	20
Debt-Buster #3: Escape the Balance Transfer Trap	22
Debt-Buster #4: Escape the Mortgage Trap	24
What Mortgages REALLY Cost You	25
Debt-Buster #5: Turn Debt Into Wealth	28
Your Personal Financial Solution Miracle.....	30
Real Users Prove This Can Change Your Life.....	32
The Easiest Way For You To Get Out of Debt ... Forever!.....	35
Discover All This FREE!	39
Call 1-866-300-1521Right Now For Your FREE, No-Obligation Debt Analysis.....	40

A Personal Message of Encouragement From Debt-Buster and Author ... Kevin Lane



Kevin Lane, President
Lane Family Financial

“Bravo” for taking the first step! You are on your way to feeling the peace and satisfaction of financial security that I’ve witnessed thousands of clients enjoy over the years – and it all begins within these pages, you will discover what the banks and big credit card companies DON’T want you to know -- how to literally erase your debt with a step-by-step, proven plan that almost anyone can use!

In fact, if you learn only one thing from this book, let it be this:

Getting OUT of your current financial situation is actually EASY, once you know how to do it.

Not worrying about bills, and not constantly thinking about your debts for a change, IS possible, and this book will show you exactly how.

"Before Lane Family Financial, we were over our heads in debt. I think we had more debt than money! Our credit was great and we didn't want to mess it up. I was actually praying for a solution to get us out of debt when I found Lane Family Financial. I am thankful that this is the place we found because it has truly been an answer to my prayer." Clint and Jessica Wallace

"You really can wipe out ALL of your debt FAST -- including your mortgage -- using the money you already make, without credit counseling, refinancing, debt negotiation, or bankruptcy!"

Oh, and should you be tempted to set this aside -- to just procrastinate...

...let me be very blunt with you for just a minute.

Procrastination is the habit of the poor! It can only lead to disappointment and frustration. Every day that you continue overpaying interest on your debts, puts you that much farther behind ... and makes it that much harder to ever reach your dreams.

But by taking action today, you'll start seeing benefits almost instantly. Plus you'll set yourself up for a much better life and retirement down the road.

Don't let debt -- the "silent thief" -- continue to rob you of your retirement, your family's happiness and well being, *plus your most valuable asset of all: your time.*

I know you can change your life today... and secure your future for tomorrow ... with these proven debt-busting secrets.

Kevin Lane

Debt: You're Not Alone ... and It's Not Your Fault

Your debt is eating away at your future 24/7, 365 days a year ... and its sucking the life out of your finances and your quality of life later in retirement.

Have you recently come to the conclusion that when it comes to paying your mortgage, keeping up with your bills, and managing your credit card debt, you may be in over your head?

Does it seem like every time you're about to get back on your feet, or come into some extra money, something unexpected pops up that makes saving for the future nearly impossible?

If this sounds familiar, you're not alone...

You're just like the majority of Americans just trying to make it through the struggles of everyday life. And somehow, you've painted yourself into a financial corner with a 30 year mortgage, student loans, car loans, multiple credit cards, and even possibly a 2nd mortgage.

The facts are staggering:

50% of Americans have less than one month's income saved for a rainy day.

- 26% of all Americans (more than 58 million adults) admit to not paying all their bills on time.
- 55% of credit card users carry a balance on their credit card. 13% carry balances over \$10,000.
- More than 2 million households carry over \$20,000 in credit card debt.
- 1 in 6 families pay only the minimum due each month

- The average owed on a student loan is \$23,186
- More than 800k personal bankruptcy filings were made in 2016
- In 2015, credit card users paid \$94.3 billion in penalty fees to credit card companies, up from 90.3 billion in 2014.
- In 2015, credit card users paid \$70.4 billion in interest fees to credit card companies, up from 65.4 billion in 2014.
- The latest figures from the Federal Reserve show homeowners spend 18% of their income on debt.
- More than half of all Americans have less than one month's income set aside for emergency spending.
- Not only are most Americans not putting enough savings away for later in life when they'll need it, but they are throwing away the opportunity to fix the problem, by carrying massive debt.

And what's even more discouraging is that without the right tools, you will never get out of this quagmire in time to enjoy life ... if you ever get out at all.

Your debt affects your life in many ways.

Imagine up to 1/4 of every dollar you make ... GONE ... just paying for your debt.

64% of Americans who carry debt admitted that debt is a cause of worry for them.

That's money you pay out every month towards your debt that should be going into your savings.

Did I say "savings"?

Cash flow and emergency savings are low to almost zero for most people.

In fact, more than half of all Americans have less than one month's income set aside for emergency spending.

That's why, just when you think you may finally be on top of the situation, an unexpected medical or automobile expense can throw you right back under the bus.

Not only are most Americans *not* putting enough savings away for later in life when they'll need it, but they are throwing away the opportunity to fix the problem.

And most painful of all are the choices you have to make every day because your cash flow is too low due to your debts and your payment obligations. Chances are you find yourself having to ...

- Say "NO" to the kids
- Pass up new clothes
- Cut back ... or cut out ... vacations
- Make excuses with friends and neighbors
- Keep driving that old clunker
- Turn down invitations to join friends at restaurants
- Live paycheck-to-paycheck
- Hope and pray that you won't be embarrassed by a maxed-out card when you do go to use it
- Miss out on many of the fun things in life



There's no way to sugar coat it...

Being in debt sucks. And it can suck the fun and joy right out of your life.

But transferring debt around and borrowing still more money is *not* the answer.

And in today's economy and financial mess, the old standard systems no longer apply.

Think about it: if "conventional" financial planning truly worked; then why do the vast majority of Americans retire with very little money in the bank or with no money in the bank at all?

Let's face it: whatever you've been doing, the situation is NOT getting under control and you could use some help!

It's not your fault!

The banks, credit card companies, bill collectors, and lawyers are in the prime position of knowing what you don't. They *know* how to play the game so heads **they** win ... tails you lose.

Most Americans, including you, have been trained by the banks, lenders and credit card companies to fork over a huge portion of your income for decades to come. The banks have a system to keep themselves wealthy, and it works like a charm on every customer... and we LET them do it to us!

It doesn't take a rocket scientist to figure out that the longer it takes you to pay off your debts, the more money the banks make!

It's a sad fact... We leave it up to the banks and credit card companies to tell US how to spend OUR money.

We believe they're doing us a favor by offering us plenty of credit, and dozens of different credit cards (all with amazing offers at the beginning, of course).

We think we're getting great deals with the 'lowest interest rate and no closing costs', 'cash back for purchases', 'airline miles' and 'no annual fees'.

In reality all this benefits the banks and credit card companies by keeping us in debt and paying them huge amounts of money for it.

The banks and credit card companies teach you to make your payments based on how THEY profit the most, not how you can pay them off the fastest. It doesn't take a rocket scientist to figure out that the longer it takes you to pay off your debts, the more money they make!

Take your 30-year mortgage, for example. After paying on it for 15 years, you would assume that you have paid off half your debt, right? Wrong. **After 15 years of hard work and faithful mortgage payments, you will have only paid off 26% of the balance, leaving 74% of your loan still to be paid.**

You will never truly be able to gain real wealth by using those strategies.

I'm here to tell you, there is a way to turn things around.

And, it's not nearly as complicated as you might think...

It is an unconventional plan you've probably never heard of, because the banks and credit card companies don't want this information made public. Instead, they spend millions of dollars every year to 'teach' you how to handle your money – in the ways that helps THEM make the biggest profit!

You can pay off all of your debt years ahead of time and save tens of thousands or much more in wasted interest payments.

Contrary to popular belief, YOU CAN erase your debt over a relatively short period, while meeting all your financial obligations and protecting your credit score (it may even go up).

Unlike credit counseling, bankruptcy, and debt consolidation, loan modification, which can all harm your credit, there is a way you can actually eliminate your debt PLUS improve your credit, up to 10 times faster than would normally happen.

Regardless of whether you're being overwhelmed by credit card payments, student loans, personal loans, or your mortgages... or even if you've just gotten in a little bit over your head, you can get back on track. ***Yes, you can!***

**You CAN get your finances back on track.
You CAN regain your financial security.**

You CAN take back control of your future.

And you CAN do it the right way without hurting your credit. `

I know this is true because I developed this strategy and used it to get myself out of debt. And I've seen hundreds of others use this same strategy to gain financial freedom in the last 5 years. Now it's your turn to see how you could change your financial future too.

**Take This Simple Quiz To See If These
Debt-Busters Can Help You**

Place a check mark by all that apply:

_____ Do you own and regularly use more than THREE credit cards?

_____ Are you making minimum payments or do you pay less than the full balance due on any of your credit cards?

_____ Are you saving less than 10 to 15% of your income?

_____ Do you own a home that is NOT fully paid off yet?

_____ Would you like to have some of the money you're currently using to pay off your bills, be available to do something meaningful for yourself or a loved one -- something you've always wanted to do, but have been forced to deny yourself because of your HUGE monthly nut?

_____ Do you feel like the banks and credit card companies have you in a trap paying higher interest rates than you should be?

_____ Do you have important long-term personal goals you'd like to accomplish, like retiring one day and knowing you'll have enough to pay your bills... or funding education for one of your children or grandchildren, and you're experiencing anxiety because you simply do NOT know how you're ever going to be able to afford to do this?

_____ Have you ever been "stung" by one of those sneaky "Late", "Over Limit" or "Transaction" fees from your bank or credit card company?

If you placed a check mark by 3 or more of the above ... take heart! The Debt-Busters I'm about to reveal could save you a ton of money and change your life!

Now let's take a look at just how much money is at stake...

What Debt Is REALLY Costing You

Those monthly payments are obvious ... but you're losing so much more than that!

Whose future are you building? Yours or your bank's?

It's easy to figure out.

If you are paying out more money every month to your debts than you are putting toward your retirement savings, then you're building your creditors' future instead of your own. The good news is, it doesn't have to be that way.

You see, by taking on your debt, you've committed -- probably even budgeted in the monthly payments -- to pay out 3, 4, or even 5 times what you owe in interest and future payments.

Here's the kicker: SOMEONE is definitely going to get all that money. If you follow the advice in this book now, I will help make sure that money goes to YOU!

How much of your money is at stake?

Take a moment to think about how much money YOU owe right now on credit cards, car loans/leases, and your mortgage. Go ahead and add the total up.

That staggering number is NOT all that's at stake for you. You still have to multiply that number by 4 or 5 to account for the average cost of interest and charges on that debt. (For example, if the total of your balances, including your mortgage is \$150,000, your number is \$750,000)

Write that number here: _____. That's how much of YOUR OWN money is at stake right now.

If you are paying out more money every month to your debts than you are putting toward your retirement savings, then you're building your creditors' future instead of your own.

If you do nothing about your debt situation, every last dime of that will all go to the banks. **But if you take action now, you can KEEP most of it for yourself ... for your family...for your retirement ... and for your future.**

So now, the only question is, are you going to keep sending it to your creditors ... or are you going to take steps now to reclaim it? It's totally up to you.

Other Real Costs of Your Debt

The money you pay out each month is only a small fraction of what staying in debt is really costing you. **Here are a few other hidden ways you are paying for debt...**

Lost Opportunity Cost

This is the squandered possibilities of the money had it not been going toward interest payments.

Every month that you send hundreds and thousands of dollars to creditors is just another month gone by without you saving up for your retirement. Here's an example of what could happen if all that money you send to the credit card companies was going into a savings account for your enjoyment and security?



If instead of making \$2,000 in debt payments every month, you were able to invest that money earning just 8%, you would have over \$1.1 MILLION in your bank account just 20 years from now.

So it is not a stretch to say that your debt is costing you millions of dollars.

Marital Costs

Money issues are the number one cause of divorce in America, and because debt is a huge money issue, we can safely say that marriages are paying a high price for their debt.

Health Costs

Long term debt problems can cause chronic stress. And chronic stress can cause depression, anxiety, sleep disorders, heart conditions, diabetes, hair loss, excessive weight gain and loss of libido.

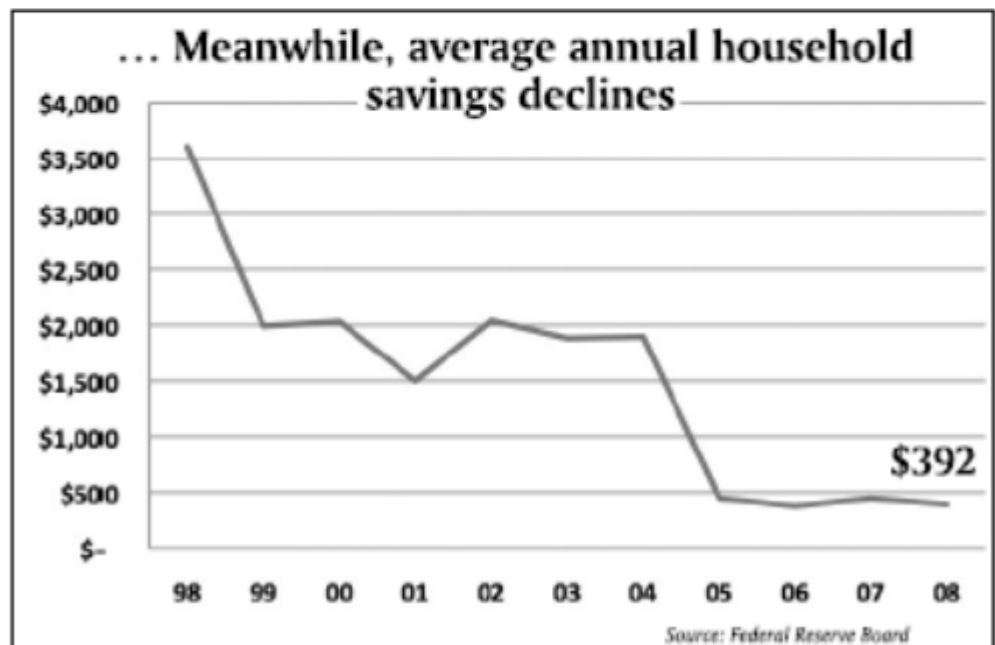
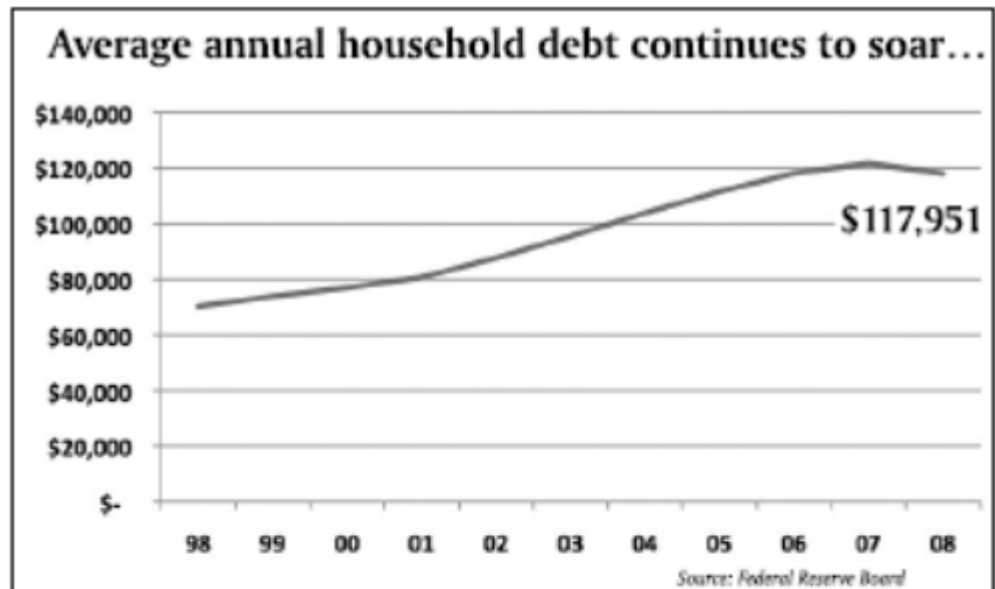
A recent study revealed that:

- **87% of those in debt are being kept awake at night**
- **30% of people are drinking more alcohol as a way to cope with their debt.**
- **75% of those in debt are having their work affected as a result of debt**

THE GREAT ESCAPE

- 71% say their debts are affecting their health in a negative way
- 67% say their sex / love life is being affected by being in debt

If these issues aren't taking their toll on you yet ... it's only a matter of time unless you do something about your debt now!



There IS A Solution

You can get your finances back on track. Regardless of whether you're being suffocated by excess credit card payments, personal loans, or mortgages... or even if you've just "got in a little bit over your head."

Being in debt is not simply expensive, it's emotionally painful. The few people who are not in debt can never fully know what it's like to live...

Paycheck to paycheck...

Always having to do without...

Having to tell your spouse and children they can't have things they want...

Settling for older cars...

Wearing cheap clothes...

Missing out on nice vacations...

Worrying how you'll make ends meet.

The great news is you can take your LIFE back!

You can immediately end the gut-wrenching fear that debt has placed on you! And you can finally stop worrying about "robbing Peter to pay Paul," playing the "balance transfer" game, and wondering if there is a way to get out of this financial quicksand... *because now there is!*

Your ability to be debt free is hidden right inside your existing financial picture! Instead of YOU working for money, money will now work for YOU!

At night I would bring out the credit card statements that I hid from my wife and wonder if there was any way out of this financial hole that I had dug myself into.

I Know Because I Used to Be In Your Shoes

10 years ago I hit a wall in my life.

On the outside everything was fine and dandy: I had a great job at a financial consulting company, I owned my own home, and I had a loving and supportive family. But despite this appealing outer façade...

“I had a terrible secret that I couldn’t share with anyone... not even my closest friends or family!”

The truth was I was in some pretty bad debt.

At night I would bring out the credit card statements that I hid from my wife and wonder if there was any way out of this financial hole that I had dug myself into.

I couldn’t tell anyone about my situation because I felt embarrassed I had racked up so much debt in the first place.

They thought that I was this successful financial consultant, not some debt ridden fraud. *And besides, there was no reason to worry the people I loved!*

“The debt started out harmlessly enough...”

I don’t even remember the first time I wasn’t able to pay off my entire monthly credit card balances. I suppose it happened a couple of years earlier. I had my credit cards for years and had always paid them off at the end of the month.

But one day I realized that I was just using my cards without a second thought. As if it was the most natural thing in the world, when I KNEW that it was money that I could not pay back immediately!

If I was waiting for a certain work deal to close, I couldn’t postpone an anniversary dinner and night on the town with my wife. *I needed the money NOW.*

I couldn’t tell my kids to “wait for daddy’s deal to close” before I got them school supplies. The phone company didn’t care if I was going to get paid the following week, they wanted their money NOW.

“And so I put it all on the plastic!”

Next thing I knew, I owed a whopping \$43,558.45 in credit card debt... and that number was rising every day!

Now don't get me wrong, I always paid my minimum payments at the end of the month, and my credit rating was very good. I wasn't some poor schmuck who planned to rack up all of this debt and then file for bankruptcy!

It was just that even though I made good money now, it all went straight to paying off my credit card interest payments, the rest of my bills; my car, my mortgage, and I never made any headway on actually paying DOWN my debt!

"In fact, I was slipping deeper into debt!"

Whenever emergencies popped up, like the car broke down or we needed to take a well deserved vacation, I would always put it on my credit cards and "con" myself into thinking that I would pay it all off once I got my end of the year bonus, or got my raise, or got my tax return back.

But it never happened that way... I felt like I had hit a ceiling on my income. And since the debt wasn't going anywhere I felt as if I were stuck like a hamster in a wheel. Running and running, but getting nowhere fast.

That is, until the night that I discovered something I was probably not supposed to see...

"The forgotten financial secret that wipes out ALL of your debt, including your mortgage, in just 7-9 years, using the money you already make, WITHOUT credit counseling, debt negotiation, or bankruptcy!"

I can't believe how it hit me ... and it was right in front of my eyes the whole time.

I was thinking about my business one night, and it suddenly dawned on me that the way the big corporations and financial institutions pay off their debt is COMPLETELY DIFFERENT than how consumers pay off personal debt!

You see, big corporations have to answer to their board of directors and shareholders every month. In order to look good in front of them, they hire the best accounting firms to exploit every single option and scenario available to calculate *the fastest and most cost effective way to pay off debt!*

This is totally opposite what we, as consumers, have been lead to believe.

We've been blinded to see only the way the banks, credit card companies, and lenders WANT us to pay off our debt! And it is calculated in a ludicrously one sided way that sucks as much interest out of us as possible!

Once I made that distinction, I began to adapt the same formulas that business financier's use ... to solve my own debt problems!

The final tally showed that I could pay off my \$43,558.45 worth of debt in 5 years and 7 months! And as a result, I would save \$98,112 worth of future interest payments!

"My spreadsheet program was on fire."

I ran my finances through an elaborate process using complex calculations of future value, net present value, amortization schedules, and many other things you don't need to worry about, because I've got it all figured out.

The bottom line is that many hours later, when I completed my spreadsheets, I took a deep breath and looked at the overall numbers in amazement. **It was almost too good to be true!**

Factoring in statistical calculations to account for things The final tally showed that I could pay off my \$43,558.45 worth of debt in 5 years and 7 months! **And as a result, I would save \$98,112 worth of future interest payments!**

Here's the real key:

I didn't just figure out a powerful, new way to ELIMINATE my debt...

I developed an AUTOMATED system that makes everything happen automatically - so there is no way I could possibly fail!

And this was without changing a PENNY in my financial picture!

I didn't have to create a belt-tightening budget ... eat bologna sandwiches every day ... or ride a bike to work for the rest of my life! ***And I could STILL save all of this money and time!***

It really bugged me that I had been so blind to this easy, foolproof solution to my debt problems. So I started digging to find out why.

"And what I discovered was both fascinating and alarming..."

I realized that there was an extremely powerful, yet subtle conspiracy set up against people who have been lured into the clutches of "easy money" credit card debt!

Credit card companies, greedy banks, and unscrupulous mortgage lenders have basically "bought the brain cells" of the American public and brainwashed them into believing what, on the surface, appear to be fundamentally true financial principles! (Think about how many credit card, bank, and mortgage commercials, billboards and radio spots you see every day.)

I grasped that you and I have been put onto a systematic, one-way road to debt!

And not only would it be nearly impossible to get out, we wouldn't even realize it until it was too late!

THE GREAT ESCAPE

Fortunately, now with this book, YOU will see the truth and learn how to escape the Financial Traps that your credit card companies, bankers, and lenders do not want you to know.

And you will finally know the joy -- and experience the prosperity -- that comes from living debt-free!



Debt-Buster #1: Escape the Credit Card Trap

All it takes is one slip-up. Once you accumulate a balance on your credit cards you will be paying back 3, 4, even 5 times what you actually owe.

People usually start using credit cards for the easy access to money. You start at a low introductory offer, maybe even 0%, to get you “in the door.”

You do your best to pay off your balance at the end of every month. You INTEND to pay off your balance forever. Your intentions are good. Unfortunately, you do not pay your bills with good intentions.

And once that happens, they've got you right where they want you. You're stuck in the credit card trap.

What Credit Cards REALLY Cost You

Like most people, you probably started paying everything off faithfully for the first few months. Maybe even longer. Even if the 0% introductory period has run out, it's okay; because you make sure you pay the balance every month like a responsible person.

“And then the unexpected happens...”

One day the car breaks down. Or your child gets sick. Or something happens where suddenly you need an amount of money that you don't have available in your bank account. It happens to all of us.

And suddenly, the credit card is burning a hole in your wallet or purse, whispering seductively, “just this one time” it won't hurt to not pay off your entire balance at the end of the month. After all, you have no choice, right?

“And this is how the Credit Card Trap begins!”

Suddenly, you are paying interest on top of the cost of whatever you bought. And the credit card company starts licking its chops. They've been lying in wait this whole time knowing that this would happen.

As smart as people normally are, when it comes to their finances and money, the credit card companies prey upon the fact that people don't understand the long-term consequences of using their credit cards.

People just see the convenience of handing a credit card to a merchant and paying a bill at the end of the month.

And if the bill happens to be higher than what they thought it would be, or if the spouse's birthday present is kind of expensive, there are no immediate consequences for not having the money immediately to pay it off!

They just “buy” it anyway. Because the biggest emotional trigger in human beings is... “Immediate gratification with no immediate repercussions!”

The credit card company counts on this apathetic, procrastinating attitude, which they know leads you down the road to financial slavery, contributing to their already bulging pockets!

It's all very subtle, which accounts for the 4 trillion dollars of credit card debt in the USA!

Did you know...

- **You spend an average of 12% MORE when you swipe the plastic as opposed to when you use cash?**
- Did you know that once you accumulate a balance on your credit cards you will be paying back 3, 4, even 5 times what you actually owe?
- **Did you know that before the federal government changed the law, raising the minimum payments on credit cards by 100%, 200%, even 300%, credit card users had payback schedules that extended as far as 87 years?**
- Do you REALLY think that paying your minimum payments every month will get you out of financial hell? Now multiply this by 2, 4, 7 or more credit cards and you're in for a world of hurt!

Why credit card debt is especially bad.

Credit card debt is sneaky. It grows faster than a weed and sneaks up on you over time.

The problem isn't just that you're fighting off compounded interest. You're fighting a battle that your creditors don't want you to understand ... because if you did ... you'd be outraged.

Here's the problem. With credit card debt you're paying off your debt on a sort of sliding scale.

Since you're only paying back a small portion each month of the \$1,900 you borrowed, you will pay on this credit card for 21 years and 5 months a total of \$4,522.72.

Let's say you bought a new widescreen TV or some furniture and you spent \$1900.

Most people (in my experience the majority of people) will make the minimum payments on most or all of their credit cards. Cash flow is always an issue and there are just so many things in life that need to be paid for.

Let's assume you have a 15% interest rate on that credit card and your minimum payment is \$38. (Doesn't sound like a lot and it's easy to ignore month in and month out as you make the payments.)

You're thinking you got a good deal for what you paid and you'll pay it off over time.

"Over time" is an understatement. **At this rate, you will pay on this credit card for 21 years and 5 months!**

Now look at how the payment schedule (they give you) works.

Credit card companies don't play by the same rules as other lenders. A mortgage or auto will setup a repayment schedule based on a Current balance, Interest rate and a fixed term, and because the term is fixed so is the payment. When the interest rate is variable so is the payment, but the term stays constant and the payment changes.

Credit card companies are in business to stay in business...and they depend on getting you to pay out as much interest as possible. The average interest rate that credit card companies are charging these days is roughly 15 percent (though once you pay late or go over the limit, that rate can jump as high as 29 percent).

If you carry an average balance of \$1,900 being paid off at 15 percent, you wind up paying a \$38 minimum monthly payment back to the credit card company.

What you don't realize is that only \$14.25 of that \$38 monthly payment goes towards paying back your actual \$1,900 loan.

This means the other \$23.75 goes straight to your credit card company's bottom line, as interest income. That's \$273.53 spent in one year on interest alone.

Since you're only paying back a small portion each month of the \$1,900 you borrowed, over time that \$1,900 TV ends up costing you a total of \$4,522.72. Ouch!

And that's not the only way the credit card system is stacked against you.

You spend up to 18% more on everything!

Spending cash is not the same as spending on your credit cards!

Numerous research has shown that you will typically spend 12-18 percent more when you swipe your card than when you use cash.

For example, McDonald's observed their average transactions rose from \$4.50 to \$7 when customers were allowed to use credit cards to make their purchase instead of cash. And people spend more when they use their cards even if they paid off their credit card balance each month.

So, if you'd normally go into the store and spend \$100 using cash, you are very likely to spend somewhere closer to \$118 dollars if you are using your credit card in that same store.

THIS is why retail stores and other businesses will GLADLY pay 2 to 4% to the credit card companies ALL DAY LONG: Because they're getting an EXTRA 18% out of you, on average, each time you buy!

No wonder U.S households received approximately 5.3 billion offers for new credit cards in 2007.

Credit card companies hold out flowers in one hand while holding a huge club behind their back!

They're just waiting for you to mess up. And just once is all they need!

The credit card companies lure you in for free knowing that the trap has been sprung. Once you start paying the minimums every month, the cycle of destruction is set in motion!

That's why the first step to financial freedom is breaking out of the credit card trap.

Debt-Buster #2: Escape the Monthly Payment Trap

They trick you into thinking of a bunch of smaller payments (that make them rich because they're mostly interest) instead of focusing on the total of all you owe, and how long you'll owe it.

People tend to manage each debt individually and they also think about the payments associated with each debt individually. Very rarely do they ever stop and add everything up and evaluate it all at once.

For some reason, once people are conditioned to be in debt, they unknowingly KEEP themselves in debt!

They think to themselves, “Oh, that’s the house payment” or “Oh, that’s the car payment,” or “Oh, that’s the furniture payment.”

This type of thinking promotes the belief that without the payment, the associated “thing” doesn’t exist! “How can I have a car without a car payment? How can I have a home without the mortgage payment?” And so each and every credit card, car loan, and mortgage get treated as individual debts, not as a single financial picture.

Banks and credit card companies LOVE this fact! They would rather you manage a bunch of smaller payments instead of you thinking about your debt as a whole!

This is the worst way to handle your debt!

With their cunning understanding of human nature, creditors know, this way, people tend not to know what they are really spending every month. And the more in debt they are, the less they want to know!

“You quickly get conditioned into believing that, as a debt is paid off; more money is now available for a NEW debt!”

Even if some money DOES get freed up, we've been conditioned to think that this extra money needs to be used!

“I truly cannot thank you enough Kevin for showing me a better way to pay my debt.” – Nancy McKee, Virginia Beach, VA

So the paid off auto loan becomes the new car payment, or a TV and deck payment, or whatever. This is a habit, learned thinking, and it's a habit or thought pattern of the poor.

As debts are paid off they do NOT have to be replaced by another debt! What needs to be understood is that freed up money does NOT need to be spent.

In fact, what is needed is a system to actually capture these “orphaned payments”, to be put to work for YOU, instead of putting you deeper and deeper into debt!

Instead, most of us would rather ignore the problem like an ostrich does, by sticking its head in the ground. This is what credit card companies are COUNTING on!

Don't fall into the trap!

People are conditioned to avoid pain. It is the most basic of human instincts. Well, debt is pain and the credit card companies use this against you to make sure you aren't handling your finances correctly.

And when you start feeling the pinch, when you start getting tight at the end of the month, when you start looking for a little relief, you then fall into the 3rd trap that lenders have set for you...

Debt-Buster #3: Escape the Balance Transfer Trap

Banks and credit card companies have people convinced that 0% balance transfers are free money.

Once your credit card debt starts piling up, once you are conditioned by the “Monthly Payment Trap”, the banks and credit card companies smoothly and seductively introduce the option of the “balance transfer” to you.

Like everything that the credit card companies offer, this option is more harmful than it looks!

The More You Transfer Your Balances, The Worse Off You Will Be!

Banks and credit card companies have people convinced that 0% balance transfers are free money. Well here’s the truth: The money isn’t free, it just FEELS free because that’s the way it’s “sold” to you! You still have to make payments on it.

All you are doing is “managing your debt,” not working to ELIMINATE IT. You are simply avoiding the inevitable, and thereby prolonging your financial agony.

Here’s how:

Let’s say that you are transferring 4 credit cards into 1, with a 0% balance transfer. Seems harmless enough, right? *Wrong.*

Here are the consequences:

1. **Your credit actually gets worse!** When you transfer the balances of 4 credit cards onto 1 credit card, the new card is totally “maxed out”, and your credit score calculation gets penalized as a result! Your scores will plummet since 30% of your rating is dependent on how close you are to maxing out your credit cards!
2. **You're stuck in the “new money”- “old money” trap!** If you had a previous balance, there will be different interest rates on the money that was transferred and the money that was already there. However the new, lower interest money sits in FRONT of the “old” money, in effect, trapping it until the “newer” money is paid off in full! You are forced to pay the higher interest rates until the “new” money is completely paid off!
3. **Even though you are lowering your interest rate and monthly payments, this simply means that your payback period will be longer and the amount of interest you pay is greater!** The credit card company pretends to be sympathetic to your needs by “helping” you with a balance transfer. All the while they are muffling their laughter that they have just put ANOTHER nail in your financial coffin!

Once you start the balance transfer game...it is the beginning of the end!

“You are still MANAGING debt, not ELIMINATING it!”

Even if the transfer does work to your satisfaction and you DO end up freeing up some money as a result, what then?

Again, the billion dollar financial machine has conditioned you to see that freed up money as a way to incur another debt!

What you need to understand is that by playing into their hands, you will NEVER be free, you will NEVER be able to break the financial shackles of debt, and you will NEVER be able to break even.

More importantly, you will NEVER save for a comfortable retirement, NEVER be able to send your kids to college, and NEVER be financially ready for a family emergency.

Unfortunately, the war doesn't end on the credit card front. Traps have been sprung in every other area of your life as well. And the 4th most common trap is...

Debt-Buster #4: Escape the Mortgage Trap

The mortgage trap is one of the deadliest financial traps ever created because the logic behind it seems to favor you heavily ... but it really favors the banks.

We just came out of a huge refinance boom, so this should sound familiar to you:

When rates started going down you probably went out to get the best deal you possibly could on a refinance. You wanted to lower your rate as much as possible, saving \$100, maybe \$200 a month on your mortgage.

This is what you've been taught to do and the amazing thing is, it's what makes perfect "financial sense" to you!

Lower rate, lower payment is better! Numbers don't lie, right?

You refinance so your rate goes down and your payments go down. Everything is great right?

Wrong.

Pay off your mortgage? What? Are you crazy?

Answer a quick question – "Do you own your own home?"

When we ask people in our seminars "who owns their own home," most people instinctively raise their hands. Did you answer "yes?" Investing in your Debt is about choices, and one of the important choices is how we choose to look at

things. The way we look at things, our perspective, greatly influences our motivation to change our actions. *When it comes to mortgages, we need to get a fresh perspective on reality.*

According to US Census Bureau data, most people have a mortgage. It says that when you look across our population, and include everybody, the truth is...

Less than 2% of American “home owners” actually own their own home!

More people owned their homes in the 30’s, 40’s, 50’s, 60’s, 70’s, 80’s and even the 90’s than do today. Doesn’t that seem strange when you consider we have had the greatest of economic booms over the last ten to twenty years? We have experienced the greatest economy ever, yet only 2% of people own their homes.

Think about the “Do you own your own home?” question again. Do you really own your home? Or does the mortgage company own your home? My audience tell us that if they have a home owners insurance claim, when they get the insurance check, they are quickly reminded who owns their home. The check is made out to the mortgage company!

What Mortgages REALLY Cost You

If you pay the lender back based on the way they tell you to by giving you a payment coupon book or just a payment statement in the mail every month, they’re guaranteeing themselves a huge return on the money you borrowed.

Let’s look at a 30-year mortgage at the 15-year point. The loan amount (in this case \$320,000) doesn’t matter so if yours is bigger or smaller just know that it works the same way.

At the half way point in a 30 year mortgage you would think you were pretty well into paying it down. **In reality, you have only paid off around 26% and still owe almost 74% of the original amount borrowed.**

But you have paid back almost the entire amount that you borrowed in interest at this point. And you still have 15 years to go before you pay off your home assuming that you don’t refinance it.

If you do, you almost always start off with another 30 year payment cycle. And how many people do you know that have refinanced their home 2 or 3 times when equity was up to try to get ahead of the debts only to build them back up again?

After paying for 15 years, you have *only paid off 26%* of the balance, leaving *74%* still to be paid!



The Facts...

Mortgage Amount:	\$320,000
Interest Amount:	7%
Loan Time Period:	30 Years
Payment:	\$2,128

After 15 Years...

Principal Paid:	\$82,397
Interest Paid:	<i>\$300,075</i>
Total Paid:	\$383,214
Balance:	<i>\$236,860</i>

But here are two hidden dangers:

1. Now that you've refinanced, you've started your loan ALL OVER AGAIN. You now have another 30 years worth of payments to make and you're officially at day 1! And guess what? No matter how low the rate, it's still a 30-year loan and you are paying back what you borrowed 2-3 times over!

And chances are your total payback will be more than was left on the old loan. (It's the immediate gratification of the lower payment that gets people every time.)

2. Your monthly savings turn into "evaporating funds!" We discussed this in the "Credit Card Trap", and the same principle applies here, too. Let's disregard the overall interest you will have to pay over the long haul (#1 above) and say you saved \$200 a month on your monthly mortgage payment.

That \$200 gets spent on something else, simply "evaporating" into a dinner for the family, an overdue trip to the salon, or something else that will make you say to yourself, "Hmm, where did that money go?" If someone asked you to show them the monthly savings that the refinance created for you, you'd have nothing to show for it!

"I will have all of my remaining debt, including my house, paid off in 8 years. Meanwhile, I am able to put that additional \$400 a month away to also build my retirement." -- Robert Cook, Norfolk, VA

That's how the lenders keep you coming back for more and more. In fact, let me ask you a few questions:

How many times have you refinanced into a lower rate, and/or pulled out cash to pay off some or all of your debts, since you've owned your home?

And is your mortgage payment at ZERO now?

Do you have ZERO credit card debt, no auto loans, no retail card balances, at least 1 years worth of your salary to live on, just in case of emergencies, and multiple investments making money for your retirement?

Why not?

It's because all of these things -- the refinancing, the debt consolidations, and the balance transfers -- they are all simply TOOLS. Tools to free up the money you need to INVEST in your future.

These tools DID their job, **but you can't just stop there.**

If you do not have a system to capture those "orphaned payments" and make the money finally work for YOU, you will repeat these steps again and again as the bankers, lenders, and credit card companies keep laughing and buying new yachts with the money that is rightfully YOURS.

You need the next step in the sequence to make the changes you need to actually get out of debt and realize your financial goals. And it's so EASY...



Debt-Buster #5: Turn Debt Into Wealth

The secret is to apply the money that you have been paying to eliminate your debt into creating WEALTH for your retirement!

If you could start putting a few thousand dollars a month toward your retirement savings, how much better do you think your quality of life in retirement would be? How many more vacations would you take? Where would you live? What could you do for your loved ones or for your favorite charity?

The fact is, many people have gone from tens of thousands in debt to having over a ONE MILLION DOLLARS net worth in just a short period of time, with this secret!

Here's how:

By following the previous four secrets and avoiding the Credit Card Trap, the Monthly Payment Trap, The Balance Transfer Trap, and the Mortgage Trap, you could pay off all your debts in 1/3 to 1/2 the time it would have taken you on your own.

This means you may have eliminated 10-20 years of payments, and can put thousands of dollars a month into your savings.

The highlighted box below shows how a current monthly debt of \$2,000 (including mortgage) and 15 years remaining until retirement can yield \$93,213 in retirement income.

Years until Retirement

	30	25	20	15
Monthly Payments				
\$1,500	\$607,793	\$373,013	\$198,953	\$69,910
\$2,000	\$810,391	\$497,350	\$265,271	\$93,213
\$2,500	\$1,012,989	\$621,688	\$331,588	\$116,516
\$3,000	\$1,215,587	\$746,025	\$397,906	\$139,820

**Extra Money You Could Have
PLUS Be Debt FREE!**

Example uses 6% earnings and assumes you draw interest and never touch the principal.

Here's how this works.

For the first 11.5 years, your debt is being paid down. For the remaining 3.5 years, the \$2,000 you were paying every month is being contributed to your retirement account and, at 6% compound interest, that balloons to \$92,213 extra cash in YOUR pocket.

How would you like to save an additional \$93,213 for your savings? Or more!

Use the above table to see how much extra income you could generate by eliminating all your debt in less than 12 years. Just find the number closest to your total monthly debt payments in the column on the left, then go across to the number of years you have before retirement.

And remember, this is on top of whatever else you're doing for retirement savings -- money that otherwise would have gone towards your debts and into your creditor's bank account.

This is dramatic evidence of how your life can totally change when you combine all these tips into your own personal debt erasing plan.

The next chapter tells you how...

Your Personal Financial Solution Miracle

You really can legally, ethically and morally wipe out all of your debt, in just 7-9 years, including your mortgage, using the money you already make... without credit counseling, debt negotiation or even bankruptcy!



Corporations borrow millions and billions of dollars every year. Do you think that these companies are paying interest on these loans for 30, 40, or 50 years? No!

They use debt plans to get them paid off so that they can begin earning interest, not paying it.

All we are doing is bringing those same concepts to the homeowner level and helping people, like you, get out of debt faster.

When you correctly and consistently apply the 5 secrets, you are really implementing a personal debt plan.

How to get started:

Knowledge really is power - and in this case just knowing where you really stand helps you start making better decisions about your finances.

At least 9 out of 10 people in debt do not know how much their debt is going to cost them or how long it will take to become completely debt free.

Here's why. Your statements or your current "balance due" on your debts are figures that it would cost to pay off that debt in full right now. But you make payments on

your debt because you can't afford to pay it all (Mortgage? Car loan? Credit cards?) off at once.

You don't know how much you'll pay in interest as you make those payments and you don't know for most of your debts how many payments it will take.

To figure that out you would have to calculate for each individual debt what it's going to cost in interest based on the payment you make and look at how many payments it's going to take to pay it off.

Then you would have to combine all of the debt's information and figure out where you stand today on your debt as a whole. That's a lot of work and time and it's not easy.

Fortunately, you don't have to go through all of that to get a picture of your total debt.

I've created a FREE, personalized analysis that shows you all of this... and much more.

My Complete Financial Solution simply shows you a contrarian, yet quicker and easier way to pay off all of your debt. My typical client can pay off all credit cards in just 1-3 years and the mortgage just 4-5 years after that!

This means that no matter how horrible your credit card debt may be, you can expect to pay it all off in just a tiny fraction of the time it would otherwise take. This will leave you with only your mortgage payment, which, at the accelerated rate will be paid off just a short time after that.

- **My system ruthlessly leverages the money that you already make to its maximum potential! It's not that you don't make enough money, because believe it or not, you DO!**
- **My powerful computerized debt accelerators make it simple, easy and automatic for you to erase all your debt!**
- **My system forces a distinct "payment advantage" over your creditors and uses this advantage to systematically and automatically wipe out all your debt! Finally! The tables get turned!**
- **My Financial Solution finds and redistributes your CURRENT INCOME to "seek and destroy" all of your debts! This means that you barely have to change a single PENNY in your current financial picture to take advantage of the accelerated debt payoff!**
- **Finally, my plan sets you FREE! It stops you from being at the mercy of your credit card companies, banks, and lenders ... ever again!**

"I get on every month and look at the progress we've made and it makes me feel good. We've even found ways to accelerate our plan even further and are one year ahead of schedule!" – Tom & Serena Jones-Virginia Beach, VA

Why Debt-Buster Makes You Debt-Free When Nothing Else Can

I realize there is no shortage of people claiming to be able to help you figure out your debt. Maybe you've even tried calculating your debts and coming up with a payment plan of your own.

But you're still in debt. Why?

No one else can accurately analyze and strategize your debt-eliminating strategy like my Debt-Buster system.

Plus, just knowing about your debt ... and knowing what you should do... aren't enough. If will-power was all you needed, you wouldn't be in debt in the first place.

Here are two ENORMOUS reasons why only my Debt-Buster program ensures you WILL be wipe out your debt and be financially free:

1. Only my Debt-Buster system uses complex formulas to analyze your situation and calculate a perfect, customized financial plan for YOU.
2. Only my Debt-Buster system AUTOMATICALLY makes everything happen according to plan.

You will never have to think about your debt again. You simply watch your debt melt away ... and your savings skyrocket. *It's totally effortless and easy for you!*

Real Users Prove This Can Change Your Life

"It's great for us. Now, we are saving money two ways-each month with a lower payment, and in the long run because our house will be paid off 19 years sooner than it would have." -- Floyd "Art" Robertson-Rockbridge Bath, VA

I want to address something that is probably going through your mind. "If it sounds too good to be true, maybe it is?" I don't blame you for being skeptical.

The fact is, my Financial Solution program has helped over 1,000 families in the last 14 years alone, saving them a total of over \$1,000,000 in debt!

And I've included REAL comments from REAL people my Financial Solution program has helped throughout this booklet.

For example, the Narrons of Hampton, Virginia, were waking up in the middle of the night panicking about their 13 credit card bills and drowning in debt. *"It seemed like no matter how hard we tried, no matter how hard we worked, no matter what we did, we could never seem to get ahead,"* wrote Danny Narron in his letter. With \$50,000 in credit card debt, it would have *"taken the rest of our lives to pay it all back 'their' way,"* he said. *"We like your way much better. You are getting us out of debt, credit cards, two cars and our house, in just 14 years while saving us \$75,000 in the process!"*

And here are a just a few more of the dozens of notes from happy clients in my files:

ELIMINATED ALL OUR DEBT ... WITH LOWER PAYMENTS

"We were wanting to consolidate our two mortgages into one payment when we saw your Lane Family Financial ad. Kevin was able to work out quite the plan for us to eliminate all of our debt, with a lower payment than we were making! Without having to refinance our mortgage. It's great for us. Now, we are saving money two ways- each month with a lower payment, and in the long run because our house will be paid off 19 years sooner than it would have. Now, our home will be paid off a just a couple of years after retirement. I am glad that we can always talk to a live person and have our questions answered. Needless to say, we are very satisfied" -- **Kevin & Kim Rooks- VA Beach, VA**

AMAZING ... DEBT FREE IN 8 YEARS!

"We really needed some help with our debt and we turned to Alliance Credit Counseling. Fortunately, they referred us to Lane Family Financial. They carefully analyzed our financial situation and got us on a debt plan that will get us completely out of debt in about 8 years, including paying off our home! It's amazing to see we are going to be debt free in that amount of time.

The online statements are a big help. It is great to see our progress, and we love the flexibility of being able to see the end result of any financial decisions we might consider. The staff at Lane Family Financial has been very helpful and professional in answering our questions and helping us out.

We are excited to finally being on our way to being completely debt free." -- **Elizabeth Davis- Richmond VA**

EASY ... AUTOMATIC ... NO MORE HEADACHES!

*"We found ourselves with significant debt on some credit cards that had pretty high interest rates. We talked to our neighbor in the banking industry and he referred us to Lane Family Financial. It was amazing to see that we could eliminate all our debt in one-third the time we would have without Lane Family Financial. We have been very satisfied and have recommended Lane Family Financial to several of our friends. I start talking numbers with them and I tell them our experience-how it is so convenient to have everything taken care of automatically, no more late or missed payments, and no more headaches! Our greatest benefit has been having peace of mind because we know nothing gets forgotten when we leave on vacation or simply get too busy. Thank you, **Lane Family Financial!**"* -- **Henrietta Alanos- VA Beach, VA**



SAVED MORE THAN \$220,000!

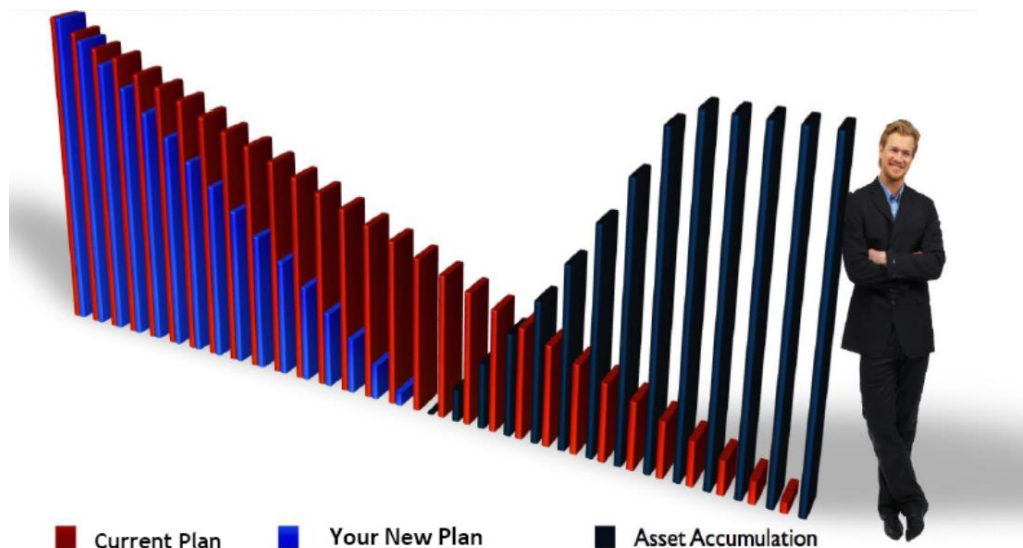
"Before we found Lane Family Financial, my debt ratio was high, but we still had good credit and I wanted to keep it that way. I work for a bankruptcy attorney and I see what happens when things get out of control every day. Bankruptcy was not an option for me and I knew there must be an intelligent way to take care of it. Writing it all off didn't seem right. Credit card companies make it so easy to get over your head in debt and make it so hard to get out.

When I heard that we could be debt free including the mortgage in just 8 years and save more than \$220,000 in interest, it almost sounded too good to be true, but when they explained the way it worked, it made sense to me we were excited. I didn't want to carry a mortgage into retirement and neither did my husband.

Now I get on every month and look at the progress we've made and it makes me feel good. We've even found ways to accelerate our plan even further and are one year ahead of schedule!

Now, getting the credit card statements in the mail isn't stressful for me because I know that everything is getting paid down as quickly as possible and one by one these bills will be gone forever. The Lane Family Financial debt plan has simplified our lives in a big way. I am glad that we did it."

– Newport News, VA



The Easiest Way For You To Get Out of Debt ... Forever!

The secret to become financially free begins right here, right now. And in no time, you can start to look forward to saving money again ... “It’s like a 401k for your debt!”

My debt plan really is a miracle.

But even knowing the secrets, most people find it difficult to get it going on their own.

After all, if it was easy to control spending and manage finances, would you be in the situation you are in now?



The biggest challenge to getting out of debt and obtaining the highest savings is consistency. **In order to manage debt, you need a solid plan with goals and you must dedicate time every day to executing the plan.**

Creditors know that everyone is overworked and too busy; even if you are aware of being gouged by interest rates and fees, who has the time to figure out exactly what to do and follow through with it, every day?

Thus, the well of debt deepens...and plenty of well-meaning, hard-working people fail.

Lucky for you, that’s where my Financial Solution program shines. The truth is, using these strategies is a science. The same way getting into shape is a science – and unless you’ve studied and been trained in this science, there’s just no way you can “know” how to master it instinctively.

That's why I developed my exclusive, automatic Financial Solution Program.

I do everything for you.

I automatically help you implement all 5 debt-busting secrets, so you never have to think about it ... worry about it ... even barely lift a finger.

This is truly the easiest, surest, proven way to totally get out of debt, build wealth and turn your life around.

First, I apply my sophisticated formulas to your unique financial situation and create a customized plan.

Using clear charts and graphs, I show exactly how much your debt is going to cost you based on how you're paying it down today, as well as how long it will take.

You also will see exactly how much faster you could be completely debt free, how much you could save in interest, as well as how much your eliminating in payments.

Then, I help you implement that plan to reach your financial goals.

My Financial Solution system will calculate and set up a payment "efficiency plan" for you. This turns those never ending minimum payments you make on your credit cards into accelerated principal prepayments on your mortgage (or wipes out your remaining debts and ultimately your mortgage).

You'll get the most out of each dollar to minimize the amount of payments/interest you will make. **You'll minimizing the length of time you'll be in debt, to maximize your savings, money and wealth.**

This will shave YEARS off your indebtedness and hundreds of thousands of dollars on future interest and payments!

Our program can often make more than a \$1,000,000 difference in our client's finances!

With my Financial Solution program, what needs to happen...actually happens.

It's like a "401k" for your debt!

Of all financial instruments, 401k's work so well because they happen automatically without you having to do anything. **It's investing on autopilot!**



Well, my Complete Financial Solution is autopilot for your debt.

It automatically analyzes all your debt, restructures it to minimize the payments/interest, then systematically “wipes out” payments for you based on the analysis.

You don't even have to write any checks because I will automate your payments for you according to the plan. All you have to do is sit back and watch. Getting out of debt and building real wealth couldn't be easier!

“We set up a program that was personalized to our circumstances and got started immediately. The best part was that we could see balances drop monthly! All of the people that we came in contact with were extremely friendly, helpful, and courteous. We have paid off six credit card accounts with balances of over \$44,000 and will have our mortgage paid off in 5 1/2 more years. Thanks.” –

***Kevin & Hollie
Collins-
Portsmouth, VA***

You eliminate all of your debts.

The proven Complete Financial Solution program consists of a systematic, step-by-step plan, custom designed for your situation, that shows you how to completely eliminate all your debt, including your mortgage, in as little as 7 to 12 years. **Your unsecured debt (credit cards, signature loans, etc.) is typically paid off in just 2-3 years. On average, our clients are completely debt-free in 9 years - including your mortgage.**

Your credit scores will actually improve!

It's important to note the differences from other so-called debt reduction plans. The **Complete Financial Solution** program is NOT consumer credit counseling, debt negotiating, loan modification, bill consolidation or bankruptcy. Those will all harm your credit.

We do not report to credit bureaus, and we are not a credit repair program. Our program does not show up on your credit report like many others do. However, because your creditors receive payments on time every month and your debts are continually lowered, even if you have marginal credit or bankruptcies, our system will help restore a good credit rating.

You will save huge amounts of money

Our computer system utilizes up to 30 different payment strategies and creates a plan to get you out of debt as quickly as possible, saving you thousands of dollars in interest payments. This frees up more cash flow, years ahead of time, so that you can put it where you really need it, such as in your retirement savings.

You see, when it comes to creating wealth, the missing link for most people isn't the lack of investment savvy; it's the lack of money to invest. We help you take the money you would have otherwise paid out to banks and credit card companies in the form of interest lost, and turn it into interest gained

You will become an investor instead of a debtor

The Complete Financial Solution doesn't just stop when you are debt free! It automatically applies the money that you have been paying to eliminate your debt into creating WEALTH for your retirement!

People have gone from tens of thousands in debt to having over a ONE MILLION DOLLARS net worth in just a short period of time, with this system!

It recaptures the “evaporating funds” (wasted money) in your financial picture! When you refinance or consolidate your debt, let’s say that you gain a savings of \$100. But since that \$100 doesn’t show up as a check or in cash every month, it is simply “that leftover money” in your bank account that ends up disappearing (or evaporating)! The debt plan finds these “evaporating funds” from your existing finances and invests them FOR you!



You will be in total control of your finances... and your future

Our monthly service ensures your debts are being paid on time and according to your personalized plan, securing the savings presented in your analysis. And we are here for you every step of the way.

No longer will you have the monthly hassle of making your debt payments. Everything is professionally handled for you with 100% safety and security. **We reduce your stress, save you time, and ensure your success.**

However, this sometimes creates doubt for people who feel like they will lose control of their finances by doing this. We assure this won’t happen, as YOU will have complete control over when and how much of your money is dispersed.

We are only here to make sure that you don’t make any mistakes, and to answer questions when you have them. In fact, we actually give you more control, as we create your own unique website “dashboard” that allows you to track your progress on a daily, weekly, or at least a monthly basis; this literally takes you less than 15 minutes per month to manage.

You will have the best retirement possible

Everyone eventually looks toward the time they can retire. However, if you still have monthly bills and a mortgage, retirement can be stressful. I can show you how to be 100% debt-free so you can enjoy your retirement years.

Monthly report

Each and every month, you will receive a report, which shows how much has been paid on each bill, which bills have been paid off, and the balance remaining until you are debt-free. You can monitor your progress without the stressful bill-paying process.

Annual review

I will review your situation every year to see if there may be other ways in which you can save more money!

Discover All This FREE!

Be completely debt free 50-70% faster You really can pay off all your debts, including your mortgage, much, much faster.

Unfortunately, your banker, credit card companies and other lenders have a vested profit interest in keeping you buried in debt and in having you pay more interest than you need to. I do not.

I work for you. I am determined, committed, and focused on saving you money you can pass on for generations.

In fact, I've often been accused of being on a "crusade" to help people get debt-free and financially independent!

But in order to prove to you that I mean well I am going to give you a FREE analysis of your current debt structure, which will show you:

- **How we will get you completely out of debt, including your mortgage, in as little as 7-9 years...**
- **How much you are overpaying on interest and payments...**
- **How you'll quickly and safely build your wealth, so you can live off the interest!**



YOURS FREE!

This analysis is generated by my computer, using my sophisticated debt and interest reducing techniques, and normally comes with **a price tag of \$497.00**

But it's my **FREE GIFT** to you for taking your first steps towards becoming financially independent.

Call 1-866-300-1521 Right Now For Your FREE, No-Obligation Debt Analysis

Your first step to financial freedom was requesting this Free Book.

Your next step is also easy and FREE. Simply pick up the phone, and call

1-866-300-1521 while all of this information is boiling in your brain!

One of my personally trained Financial Solution experts will be happy to talk with you, answer any questions you have; and if you're ready, collect the information they need from you to create the best possible debt plan for you.

If I'm in the office, I'll talk with you myself. But be assured, any of my Associates can help you just as I can.



“In today’s turbulent economic market, the smartest investment you can make is to eliminate your debt. It’s also the investment that will give you and your family the greatest peace of mind.”

— Kevin Lane, President, Lane Family Financial —

Or, apply online now:

<http://www.lanefamilyfinancial.com/go/apply/>

Enter your information into our secure and confidential online application and you'll receive the savings results immediately. I'll also receive a copy of your application and review it, and then I will contact you at your convenience.

"Call 1-866-300-1521 now, and you won't have to live in debt any more!"

With my **Complete Financial Solution** taking care of everything for you, you could retire on a sailboat in the Caribbean...instead of with a part time job at McDonalds. (Doesn't that image make you shudder?)

Send your kids to college without mortgaging the house to the hilt! ***You now have a choice...***work to make money for yourself, instead of working to pay creditors! **They don't deserve your hard earned cash! You do!**

My Complete Financial Solution should immediately improve your financial situation and systematically "erase" your debt, saving you several tens of thousands of dollars in interest! All you have to do is let me plot the course and let the autopilot take over...

"Or, of course, you can do nothing!"

You could trash this book and continue over-paying on your credit cards and other debts this month, just as you did last month.

I'm told that the definition of "insanity" is doing the same things over and over but hoping for different results! Sure, you might just hit the lottery or the Power Ball game...or inherit a million from a long lost, rich relative.

But, in the meantime, why not let me provide you with "a sure thing": your own personal debt-plan that immediately puts you on the road to financial independence.

**Call 1-866-300-1521 Right Now For Your FREE,
No-Obligation Debt Analysis**

After you receive your Debt Analysis, you'll get a rapid quote on how much it will cost to ultimately eliminate your debt – once and for all! We can explore affordable options once we get a "snap shot" of your entire debt situation.

In fact, the modest cost of banishing debt from your life *will take your breath away ...or you could face the massive financial burden of being plagued by debt-- indefinitely.*

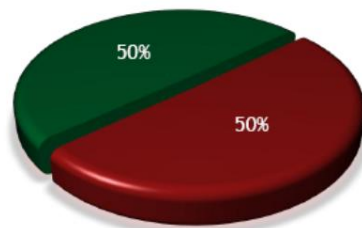
DEBT ELIMINATION SUMMARY

(You should be looking at the page with the 2 pie charts on the bottom and the “current and plan schedule” boxes at the top.)

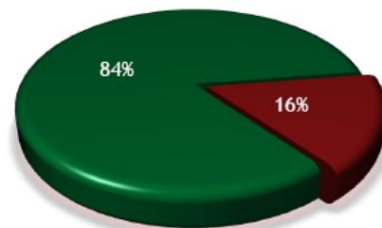
How Banks Have You Leveraged...and Your New Plan for Debt Elimination!

Let me show you how we can make *your* financial goals into *your* reality.

CURRENT SCHEDULE			PLAN SCHEDULE		
CREDITOR	YEARS	PAYOFF DATE	CREDITOR	YEARS	STATUS
First Federal Bank of NW Ohio	28.8	Jul-42	First Federal Bank of NW Ohio	6.3	Accelerated
American Capital	40.0	Sep-65	American Capital		Accelerated
GenFed/Truck loan	2.2	Dec-15	GenFed/Truck loan		Accelerated
GenFed/car loan	2.2	Dec-15	GenFed/car loan		Accelerated
GenFed/personal 2	2.6	May-16	GenFed/personal 2		Accelerated
Care Credit	17.9	Sep-31	Care Credit		Accelerated
GE Money (rural king)	4.3	Jan-18	GE Money (rural king)		Accelerated
Family Dental Care	10.3	Feb-24	Family Dental Care		Accelerated
GenFed/Personal	1.1	Nov-14	GenFed/Personal		Accelerated
Pooblos	4.2	Dec-17	Pooblos		Accelerated
NCSA	2.3	Feb-16	NCSA		Accelerated
Rise Payday Loan	0.8	Jul-14	Rise Payday Loan		Accelerated
Walmart	5.1	Nov-18	Walmart		Accelerated
Bill me later/Michelo	4.6	May-18	Bill me later/Michelo		Accelerated
Amazon	5.3	Feb-19	Amazon		Accelerated
PayPal	3.9	Sep-17	PayPal		Accelerated
Goody's	3.1	Nov-16	Goody's		Accelerated
Capital One/Bost Buy	3.1	Nov-16	Capital One/Bost Buy		Accelerated
Bill me later/Joe	2.1	Nov-15	Bill me later/Joe		Accelerated
Kohl's	2.0	Oct-15	Kohl's		Accelerated
Lowe's	1.4	Mar-15	Lowe's		Accelerated
			Kevin Lane		Accelerated
Monthly Payments		\$2,144	Monthly Payments		\$2,331.39
Scheduled Interest		\$128,761	Scheduled Interest		\$26,642
Payback Ratio		102%	Payback Ratio		20%
Today's Date		09/10/2013	Program Start Date		10/10/2013
Average Interest Rate		9.13%	Effective Interest Rate		3.10%



■ Current Principal ■ Current Total Interest



■ Plan Principal ■ Plan Interest

Effective rate of Interest is defined as the actual amount of interest paid (I), divided by the amount of principle (P), divided by the length of time of repayment (T) I/P/T
Payback Ratio is defined as the amount of scheduled interest (SI), divided by the amount of principle to be repaid (PR) SI/PR

The left side of the top section shows each of your debts and how long your current schedule will take to get them paid off. It also gives us your **Payback Ratio**. Your current Payback Ratio is **102%**.

The easiest way to describe this is to say that on your current schedule for every \$100 you borrow, you're going to pay back that \$100 plus another **\$102**

(Example: If your Payback Ratio is 102% then for each \$100 you borrow, you'll pay back that \$100 plus another \$102.)

How does *that* make you feel?

Let's contrast that with where you'll be with our Debt Elimination Program using a combination of our proven strategies. It takes 3 or 4 weeks from the date of enrollment for us to fully implement a plan. There's a lot that our team has to do.

Let's say you were underway by **10-31-2013**

Your *new* Payback Ratio will drop right down to **20%**

Still a big number but significantly better than **102%** - *wouldn't you agree?*

Banks design many consumer and mortgage loans to be over a 100% interest payback. *It almost seems criminal!*

Right now, you're stuck in that trap with a Payback Ratio over **102%**. And I can tell you don't like that. (I certainly wouldn't.)

With our plan in place, your new Payback Ratio is going to be less than **100%**. That's when you start to leverage the bank instead of the other way around.

You'll be paying back *less* than \$20 in interest for each dollar borrowed.

Won't it be *a great feeling* to start beating them at their own game?

Here's another way we'll help you start beating the Bank!

As we see, **the actual interest rate** you're paying on all of this borrowed money is **9.13%**.

By starting your Debt Elimination Plan, you'll effectively pay *only* **3.10%** interest on your debts.

Do you know anywhere that you can borrow this much money at only **3.10%?**
Exactly!

Getting that rate so low is one way we help you get out of debt many years sooner... because a lot more money is going towards principal!

One thing that *really* stands out to me is what we're going to do for your mortgage loan.

Let's say, right now it's scheduled to take **28.8** years to pay off.

Long time?

With our plan, we'll make that happen in just **6.3** years.

How will it make you feel to get your debt and home paid off that soon?

That will be quite a day! And it's just (*years left on mortgage*) **6.3** years away!

This page brings everything together very nicely.

You're going to be **100%** debt free including the mortgage in **6.3** years.

How are you going to feel walking through the front door the day after making that last payment knowing that you own the entire house? Excellent feeling!

I love talking with our clients about their experience on that day. They are so elated. Just imagine. *No more house payments.*

You're probably going to have the best overall rate of anyone you know at **3.1%**

Won't it feel good to know you're putting so much more of your hard-earned money into principal?

And we already know that means you'll pay **\$102,119** less in interest.

(I guess your banker will just have to find someone else to pay for their vacation home and their kid's college fund!)

So not only are you going to have a super-low effective interest rate.

You're also going to save a huge amount of interest. By going from 40 years on

your current plan and getting out of debt so early in **6.3 years**, you'll eliminate **\$177,854** in future payments.

Do you think *you* can find something to do with that money instead of making debt payments?

Do you know anywhere **legally** that you can get that kind of guaranteed return?

Well I do. I just finished showing it to you. You folks are a PERFECT all around fit for this program...and it will work for you!

100% Iron-Clad Money-Back Guarantee



Our Guarantee begins with confidentiality and trust. Rest assured know that all information supplied by our clients will be held in the **strictest confidence** (and either destroyed or returned, should you decide not to choose our services.)

I also believe, very strongly, that our relationship with our clients is truly a partnership. With this in mind, I am now on a mission to reverse the tide of consumer debt in America.

I believe it is time for you to buy back your freedom, and I know that together we can do it. This is why I have written my book, **THE GREAT ESCAPE**, to:

- **Give you the tools you need to become smarter about your money.**
- **Pay off your debt faster than you would have ever thought possible.**
- **Achieve genuine financial freedom.**

I'm so confident in the Debt Elimination Plan I put together for you, that I'm willing to put my money where my mouth is to back it up.

You see, if you allow my company to pay the debts you told me about when I created this plan for you, your debts will be paid off exactly *when and how* it states in the plan.

Of course, if you add more debts, change the ones you told us about, or change the amount of your monthly payments into the Debt Elimination Plan, your results will be different.

But if nothing changes in your situation and for some crazy reason (which hasn't happened yet) I'm not able to get you out of debt in the time frame given in your Debt Elimination Plan...

I'll promptly refund you every last cent of the enrollment fee you paid me to execute your plan. No questions asked!

And I'll take it one step further...

Even if you have reasonable changes in your debts or payments, you will still save many thousands of dollars in interest in the time frame given on your Debt Elimination Plan or I'll refund your enrollment fee as well.

So you literally have nothing to lose and everything to gain! I've taken all the risk off of your shoulders and placed it squarely on mine!

Can I be fairer than that?

The RISK is all of mine. The OPPORTUNITY...is all yours!

Finally, let's have some straight talk about your debt problems...

If you're struggling (in vain) to pay off your debt...

If you feel like you can't ever get ahead financially, no matter how hard you try on your own...

If you're sick and tired of wasting your precious time and money buying expensive books and courses about getting out of debt that never work for you...

If you love the idea of partnering with a seasoned professional who can implement a proven system for you, and make debt elimination a reality...

Then I've got great news for you:

I've been able to get my clients amazing results, and I can help you get amazing results too!

Here's the story:

I'm looking for a select group of people who want incredible results in eliminating their debt to take on as new clients.

Essentially my company would become your debt elimination team - and do all of the work for you.

I'd consult with you to help you develop the right strategy for your specific situation, show you in detail how it works, and you'd decide whether to move forward with it or not.

My team and I would use our proven systems to completely wipe out your debt (that's your mortgage included) faster and easier than you ever would on your own.

But here's the catch – it has to be a good fit and you need to qualify to best use my services.

By qualify I don't mean like you would for a loan - where your credit is scoured through...and you feel like you're under a blinding, hot light being interrogated.

We're talking about a simple, “makes sense” qualification where we run some numbers and make sure you are able to make your debt payments on a regular basis.

Nothing intrusive, invasive and NO personal information that would put you at risk is required.

This is easy as 1-2-3...

So let me make it clear who this is for:

- 1. You have to be a home owner with a primary mortgage and at least \$15,000 in non mortgage (credit card, student loans) debt.**
- 2. Or, if non-home owner – YOU must have at least \$30,000 in consumer debt(credit cards, car loans, student loans etc..) and meet other criteria below:**
- 3. You have to be able to afford your current bills. It's impossible to get the results I promise if you are cash flow negative and can't pay your monthly bills.**

4. That both you and your spouse (or all decisions makers are involved in this important decision and **need to be involved on each of our calls and throughout the entire process.**
5. You have to understand that this is a professional service. My team and I will be doing the work for you to guarantee your savings and ensure that everything that needs to happen... does happen *as it should* to get your guaranteed savings.

Here's the kicker. The cost of our professional service is a very small fraction of the guaranteed savings that you'll receive through our services. We bring you incredible savings that pays for our service...

...over and over and over again.

My clients save tens of thousands or even hundreds of thousands in interest they would have otherwise paid. I'll be able to show you how much you'll be able to save, and when you'll be completely out of debt - **at no cost to you and with no obligation.**

Now I realize expecting you to hire me full time after responding to an ad and watching a short video is not going to happen.

So what I want to offer you today is a **risk-free way** for you to get to know me and see *exactly* what I can do to help you get out of debt quickly.

For a limited time, I'd like to work with you via a Debt Elimination Strategy Session.

Here's how the process works:

We'll be focusing on a specific custom-tailored strategy and execution plan to help you solve the biggest problem you have in your life:

YOUR DEBT!

The debt elimination strategy session will take around 30 minutes in total. You'll speak with ME PERSONALLY to figure out how what you've already got going on with your finances – **and how it can be leveraged to get you out of debt in our average of 9 years or less.**

The first step is to complete an application for a private “Strategy Session” below.

The application is simply to make sure that...

1. I can help you and you're a:

- **Home owner and at least \$15,000 consumer debt.**
- **Or, if non-home owner – must have at least \$30,000 in consumer debt and meet other criteria below:**
- **Must be current and can afford your monthly payments**

2. That I'm the BEST person to get you the results you want.

3. **Both you and your spouse (or all decisions makers are involved in this important decision and need to be involved on each of our calls and throughout the entire process.**

4. **And *all* major decision makers are at a point where you are serious about taking action to eliminate your debt.**

I'm going to ask you to fill in an application to provide me with the numbers I need to determine if we can help you, and how much you could save.

After you fill out your application, you will then be directed to my online calendar where **you can pick a date/time that works with your schedule.**

If I take you as a client – I'll let you know after the Strategy Session.

I use this as a "filter" to keep the tire kickers away who want to get me on the phone for a free consultation with ***NO INTENTION*** of possibly working with me... (**TOTALLY *not* cool!**).

There are literally tens of millions of Americans facing serious debt problems and I want to serve the ones who are 100% committed to eliminate their debt.

So I have to protect my time and stay focused on helping those who are serious about taking care of their debt and reclaiming their financial security.

That's why, (when we get on the phone together) — it will be **ALL** business, focused on **ACTION and RESULTS** (because we don't have time to waste!)

Once I have your application, we'll set up a time for us to talk at your convenience in the next day or two.

Just you and me on a call together, One-on-One, for around 30 minutes.

This is where we really begin working to figure out exactly what you want ...and how to make it happen.

I'll painstakingly review your goals, your income, and your bills and so forth ...and I'll deliver a plan to start reducing your debt...IMMEDIATELY.

At the end of the call, one of two things will happen:

Option #1: If you see the value in becoming a client, great! We can talk about it.

Option #2: If you don't want to become a client – that's OK too. If you want, I'll return your deposit as soon as we hang up. No problem.

Either way you'll receive an **invaluable Strategy Session** and will walk away with a new found CLARITY as to where you stand on your entire debt right now, and what's holding you back from achieving RESULTS.

Combined with the EXACT NEXT STEPS needed to help you break-through the current barriers separating you from financial freedom.

It will most likely be the most profitable 30 minutes you invest in your finances for many years!

Go ahead and complete your application now and we'll look forward to seeing if we can HELP you move forward to final freedom from debt...

I have to brutally honest, this opportunity is **extremely limited** because of the intense ongoing work needed in order to provide you with lasting results.

I only work with a handful of new clients at a time. **8 to be exact.** Usually when we open up the next 8 spots, there are usually four to five of those spots filled almost immediately.

That only leaves three to four spots to be filled by the people who are reading my book or watching my Case Study Video each week.

Missing an opportunity to get a spot and having to wait a couple of weeks to a month for another to open up will cost you anywhere from several hundred to a few thousand dollars in lost future savings.

So with that said, know that the window of opportunity won't be open long.

If you feel that this could be right for you, all you have to do is copy and paste the **Apply For Your Strategy Session NOW** link below into your internet browser.

Follow the instructions on the page below to submit your application.

I look forward to speaking with you soon!

Apply For Your Strategy Session NOW

<http://www.lanefamilyfinancial.com/go/apply/>

So join us...and you will know the freedom of living debt free!

My best to you and your family!

Kevin Lane

**Founder, Author, Speaker, Consultant
– Lane Family Financial**



AS SEEN ON:

