



EQUIDIGM NEWS

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SPECIAL POINTS OF INTEREST:

- Visit Equidigm's new website at www.equidigm.com
- Get your free financial fitness check-up now: free@equidigm.com
- Submit a 1003 online: go to Equidigm.com
- Equidigm is one of the only companies in the industry with a full time compliance department

THE MOST FLEXIBLE MORTGAGE EVER

The PayOption ARM is a creative financial tool that can be used to increase cash flow when needed. Each month it offers payment flexibility that allows homeowners the ability to stretch cash as needed without having to tap more expensive financing. With a PayOption ARM you have the ability to defer a portion of the accrued interest on your loan when you choose to make the minimum payment required. This can significantly reduce your monthly mortgage payment, therefore keeping more cash on hand. Deferred interest may be repaid when desired and the balance protection cap ensures that the deferred interest is managed responsibly.

MONTHLY PAYMENT OPTIONS

These options will be available to you each month when you receive your monthly mortgage statement.

I. **MINIMUM PAYMENT:** this is the minimum amount that your lender will accept for your payment. The amount is determined from your last

payment change date. If this amount is not sufficient to cover the amount of interest due, negative amortization will occur. The deferred interest is added to your loan balance.

2. **INTEREST ONLY PAYMENT:** The amount that would pay the interest portion of your mortgage payment at the current interest rate. The principal balance will not be decreased by making this payment. However, you can avoid negative amortization by making the interest only payment.

3. **15-YEAR AMORTIZED PAYMENT:** The amount necessary to pay the loan off (principal and interest) within a 15 year term from the first payment due date in substantially equal payments. This payment amount is calculated on the assumption that the current rate will remain in effect for the remaining term.

4. **30-YEAR (or FULLY AMORTIZED) PAYMENT:** The amount necessary to pay the loan off (principal and interest) at the maturity date, in substantially equal payments.

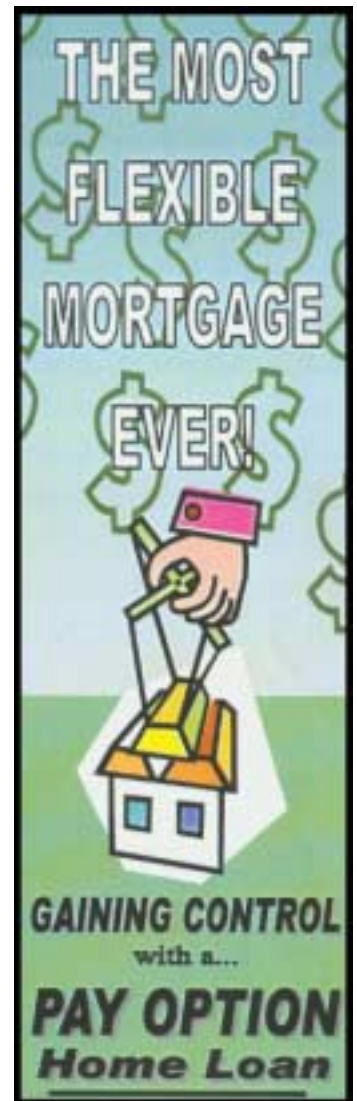
MORE THAN JUST A MORTGAGE

Become Your Own Financial Advisor!

If you have Credit Card Debt or other high interest loans, you know that paying the minimum monthly payment is just spinning your wheels. A PayOption ARM loan will free up that extra cash you need to start paying those balances down and improving

your overall financial situation.

Also, if you've ever dreamed of owning that 2nd Home at the beach or Investing in Stocks, Bonds, Life Insurance, Annuities or Real Estate, you can use the cash you save as additional capital to build your financial portfolio and increase your wealth for those retirement years.



The PayOption ARM puts YOU the borrower in control of your finances. You can now manage your money how you see fit with the great flexibility of four monthly payments options.

Visit us on the Internet:
www.equidigm.com

EQUIDIGM

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A PARADIGM IN
EQUITY MANAGEMENT,
ONE HOME
AT THE TIME!

What Equidigm is all about:

The Equidigm Financial Group Inc. was created to provide financial services and education to homeowners nationwide with a goal of making Americans financially independent one home at a time. We have formed a unique team of Life Agents dedicated to become experts in the financial industry and look way beyond our own interests to provide the best suited product to each individual client. We only market proven products from the best and most reputable providers in the industry. Equidigm is the new paradigm in strategic equity management.



Equidigm Financial Group Inc. is passionate about doing the right thing to serve each of our clients responsibly, and to inform everyone about their choices of using their money so that an educated decision can be made to build wealth for this and future generations to come.



Here are a few items that Equidigm will normally need to process your Stated Income - PayOption loan:

- ◆ Application completed
- ◆ Borrowers authorization form signed and completed
- ◆ Copy of drivers license for borrower(s)
- ◆ Copy of last two months bank statements (need to verify two months reserves)
- ◆ Homeowners Insurance Declaration Page
- ◆ 2 Yrs. Business license or CPA letter verifying that the CPA has filed your taxes for at least 2 years as self-employed

EQUIDIGM works with numerous lenders across the country, some have much less requirements than the ones listed above.

THE TRUTH ABOUT "NEGATIVE AMORTIZATION"

Negative amortization occurs when the monthly payments on a loan are insufficient to pay the interest accruing on the principal balance. The unpaid interest is added to the remaining principal balance due. Negative amortization can be avoided by paying the additional interest owed monthly.

Adjustable rate mortgages with payment caps and negative amortization are usually reamortized at some point so that the remaining loan balance can be fully paid off during the term of the loan. Most "ARM" loan programs have a limit on the amount of negative amortization allowed, usually no more

than 110% to 125% of the original loan balance.



"Negative Amortization can be avoided by paying the additional interest owed monthly"

"Being informed is the ONLY way for you to determine which loan is best for you"

ARM loans that allow "Neg Am" can also increase home affordability and may even lower the cost of interest paid over other types of mortgages, provided that interest rates don't persistently rise.

As with most any financial transaction, benefits often come with a level of risk. Being informed is the only way for you to determine which loan is best for you.

But when utilized properly and responsibly, a negative amortization loan can be a valuable tool in helping you better manage your monthly cash flow.

Other benefits of a PayOption ARM:

- ◆ Flexible monthly payment
- ◆ Tax Planning
- ◆ Easier Qualifying
- ◆ Low Initial Rates

So, start planning today for... The YOU of TOMORROW!

FREE YOUR CASH!

M-P4

Pay Option ARM
4 Monthly Payment Options

AS LOW AS

1.00%

1 Yr. Fixed Pay Rate
1 Mo. MTA ARM

"The Loan That Adjusts with YOU!"