

What Homeowners should know  
about buying a home.



Tel: (530) 671 5262 Video Phone: (530) 923 4328

# What every homeowner should know about buying a home

A Free Report  
from

**GMorrell-Stinson.com**

Written by Guy Morrell-Stinson

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### Note to the reader:

I was born with mild dyslexia and learning disabilities. This has effected my life in several ways:

[1] I have had to work harder than the average person to fully understand a subject. However, the good news is that I tend to end up with a far deeper insight about the subjects that I study than many of my peers.

[2] Even though I spell check, proof check, wife check, friend check, double, triple and quadruple check, cat and dog check -- spelling and grammar mistakes still tend to find a way of getting into my documents. I know that this is an irritation for some folks, but it is an even greater irritation for me, because I have to live with the problem. So I apologise for any slips and ask that you look beyond the glitches and enjoy the message.

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## About the Author

Guy Morrell-Stinson of [www.gmorrell-stinson.com](http://www.gmorrell-stinson.com) is the author of this report. Guy Morrell-Stinson is a specialist in coaching, consulting, strategic planning and financial life-skills training. Guy is also an online presenter and marketing trainer. Guy has a bachelor's degree in graphic design. He also has a license in California for Life Insurance and Equity Indexed Annuities. He is one of a select group of representatives who has received training in a little known financial strategy that allows people to recoup the entire purchase price, (plus interest), of big ticket items such as their cars, homes, education and so on.

Guy is a gifted analyst, author, leader, teacher and speaker.

## Introduction

Millions of properties are threatened with the prospect of foreclosure. This trend is having a direct impact on the property market. The figures abound and may start to blur into the landscape of yet another news item. However, the reality is that real families live behind the figures, news and statistics.

When a property is foreclosed real people, like you and I, get hurt - badly. Fathers who have worked hard to pay for a home for their family suddenly find themselves face to face with a financial nightmare that they would have preferred to avoid at all costs, if only they had know better.

Similarly, mothers and wives find themselves staring down the double barrels of the foreclosure shotgun with families to feed, children to care for and little hope of escaping disgrace and humiliation.

Is this the American Dream?

What happened to bring all of this about?

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Yes, we can talk about secondary markets, investors, stock market crashes and bank collapses, but that is so far removed from the reality that real people and real families are getting hurt really badly. It is far from the fact that thousands, if not millions will face financial devastation, shame, hurt, fear and guilt.

### Why were we not warned?

I find it hard to believe that anyone would buy a home knowing that they are heading for foreclosure. If we assume that people buy a home and a dream when purchasing a home, then it follows that they did so with best intentions and with the best knowledge at hand. If this is so, then why is it that a few people like myself could see this crash coming from a long way off?

As an example, I made a prediction to my wife that the property market would collapse and that homes in our neighborhood would drop by \$100,000 to \$150,000 within a year. I made this prediction at a time when some of the talking heads on TV were predicting the opposite. My prediction came true. The fact that I knew that the market was going to crash kept me from buying my home at that time. My wife and I now live in a home that we purchased for tens' of thousands of dollars less than we would have had to pay had we not waited. In addition we aim to have our home paid off in less than ten years rather than in the traditional 30-year format.

The point is that there are different ways to look at buying a home and that each will have its own outcome. The fact that the masses may follow methods that lead to serious financial hardships has been established by the millions of foreclosures hitting the market. We don't want to walk down the same road, which means that we have to look at this differently. We want to ask the questions that the masses and their advisors have not been asking. Hence this complimentary report.

I trust that it will be of value to you.

Guy Morrell-Stinson.  
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The following section will give a few pointers for you to consider. This is by no means a complete list. It's purpose is to make you aware of some of the factors that are important to consider.

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# 1. Product or Investment?

The first point has to do with the way our minds work. We tend to think differently about products and investments. It is important to be aware of the difference when buying a home for the following reasons.

- An investor looks at the long-term effect of his or her investment. He considers what impact the transaction will have on his cash flow, financial returns, tax, future value, retirement and so on. He asks what risks are involved and if he is a good investor, he designs a backup plan to survive the hard times.

By contrast a product buyer simply wants to buy the product. If he or she thinks it is affordable, the lights turn green for GO! It is painfully clear that most people buy their homes with the latter mentality rather than buying their home with the same mindset as the above stated investor would have. The way to buy your home like an investor is to learn to think like an investor and to be constantly aware of the greater impact of your decision on your financial future. If this is not possible, then seek out a professional who knows how to think like a smart investor. The reason why I have underlined the word 'smart' is because many people think they are investors, but they are not very good at it or very smart about it either. This brings us to our next heading, which has to do with experts.

# 2. Are experts expert?

We grow up in a culture that attaches significant meaning to the words that it uses. One of these words is the word 'expert'. The word expert implies; 'I am the expert. I know what I am talking about. You are not the expert, therefore you do not know what you are talking about.'

Can you see how the implication that we attach to the word expert is one of authority and superiority and that our relationship with those of such superiority has to be that of an inferior? The problem with this is that it tends to manifest two main weaknesses. These are:

- We tend to abdicate our responsibility to do our own due diligence, by defaulting to the opinion and greater wisdom of the expert. This is fine when the expert is right, but it is a problem when the expert is wrong - as has often appeared to be the case in the foreclosure disaster.

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Millions of people, who could have avoided foreclosure, got into trouble as a direct result of the guidance of experts who led them into the deal in the first place. This may be a contentious statement, but let me give you an example of how my wife and I could have become a foreclosure statistic to clarify what I mean.

My wife and I looked at buying a house. We were new to the country and relied heavily on our expert, the Realtor, to guide us through the deal. The Realtor and loan officer calculated that we could afford a house of lets say \$300,000. This was based on various ratios that they work with. We were told that we could afford a mortgage repayment of lets say \$2,500 a month. On that basis, we were invited to buy homes in the \$300,000 range. However, when we did our own calculations we soon realized that we needed to look at buying a home at least one-third less in price. If we had followed the advice of our experts, we would have stepped into serious financial trouble. (Note: The above figures are not meant to be accurate, but the concept is important.)

- The second weakness that comes along with the word expert is that many experts are trained to be experts in their field of vision, but not outside of that field of vision. How buying a home will impact your financial future does not typically fall within the field of vision of a realtor or a loan officer and as such it is your responsibility to fill in the gaps that they do not cover. Yes, they do know enough to see if you qualify technically for the deal, but are they covering all the financial bases that will keep you out of the hands of foreclosure and financial heartache?

My contention is that buying your home may be one of the greatest financial investments that you may be likely to make. As such, it is vitally important to view buying your home as an investment and not as the buying of a product. It is also my contention that realtors should be far more thoroughly trained in the area of financial implications and financial consequences. Or at very least, they should refer their prospects to a suitably qualified expert to do a financial analysis for the client, before putting in an offer to buy a home.

Another point to draw your attention to is that experts are trained to think within certain predefined boxes. This produces good results when market conditions move within the same predefined parameters as their thinking, but what about situations that are external to the parameters of their perceptual box – as has happened with the property market collapse? This helps to shed light on why so many experts were in denial about the coming market collapse. Everything within their box indicated ongoing prosperity, and if the market had stayed within its parameters, they would probably have been right. The

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problem is that the market didn't stay within their box. When that happens are experts qualified to comment on that which they obviously got wrong?

The point that I am making is that experts definitely do have their place, but you should also be aware that they have their limitations too and that you should be prepared to fill in the gaps or at least turn to someone who can help you do so.

### 3. The right knowledge

I want you to stop and consider what makes the difference between those who will fail as a result of the property slump, versus those who will survive?

It may be that millions relied on experts to help them realize their dreams by buying a dream home, yet they got it wrong. However, there are some who have made smart choices and who will survive as a result. What makes the difference? Why do some people seem to have an innate advantage over others? Why is it that some people seem to be doomed to struggle no matter what? We could probably come up with many answers, but I have come to the conclusion that one answer trumps them all. In my opinion, the dividing line between those who succeed and those who fail comes down to the key difference between having (and applying) the **right knowledge** or not.

*The mistake that many people make is to imagine that they have the right knowledge, when the reality is that they do not have the right knowledge for the situation that they are facing. As such, the knowledge that they do have is effectively the equivalent of having the wrong knowledge, because the knowledge that they do have may work against them and cause them to fail.*

#### The problem with knowledge

We can define the right knowledge as a specific insight, or information, that when applied correctly, gives us the winning edge. We will probably witness thousands of home owners lose their homes in the coming months, primarily because they are unaware of how to rescue themselves. In other words their problem is that they may not have the right knowledge for their situation.

People naturally tend to assume that the knowledge that they do have is the right knowledge. This is often simply not true as can be seen by the plague of foreclosures that are flooding the market. It is probably true that most of the property owners, who are now facing foreclosure today, thought they had the right knowledge when they purchased their homes. Their realtors apparently thought the same. However, something obviously went very wrong. Knowing something does not always mean that one is right.

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# 4. What should you know?

The logical next question to ask is what should we know? Here is a briefly list of some things that you should know.

- **You should know your true potential.** Think of it this way. A hypothetical man lives in poverty and dies in hunger. He scrapes by, struggling to make his home payments. The day comes when he dies. His home and land is sold for a pittance. The next owner is a geologist. The geologist has the right knowledge, because he recognizes that there is gold a few feet below the ground. The geologist acquires the mining rights and becomes exceedingly wealthy. The moral of the story is that both the poor man and the geologist had the same potential below their feet. The difference is that the geologist had the right knowledge and as a result was aware of his true potential. The poor man was not. In a similar way homeowners are typically unaware of their true financial potential and as a result, many have been dragged into foreclosure unnecessarily.
- **You should know the true power of debt.** The word mortgage is apparently derived from the words 'mort', which means death and 'gage', which means pledge. Thus a mortuary deals in dead bodies and an engagement is an act of pledging allegiance to another as in pledging to be married. In other words the word mortgage means a **pledge of death!** The true power of debt is that it steals from your financial future. It brings death to your financial future. The greater your debt, the poorer your future. This should make us aware that we should be severely committed to getting rid of our mortgage and debts as fast as possible. Doing so may dramatically alter your financial future for the good.
- **You should know how to conquer debt.** Debt is one of the mechanisms that smart players use to leverage your wealth to their advantage. Stop and think of it this way. Where is the money that you worked so hard for last month? Is most of it in your bank or in someone else's bank? How much of it is working for you and how much is being used by a third party to make them wealthy? This brings us back to the issue of having the right knowledge. The more you stay in debt, the more money someone else will be making money from you. Let us put this into figures.

If we assume that you have a mortgage of \$200,000 at 6% to be paid off over 30 years, you will end up paying off the \$200,000 plus another \$230,000 in

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additional interest. (These figures are rounded off and may vary.) Think of it this way, you will have bought a \$200,000 house and someone else a better one! The point is that you will never benefit from the \$230,000. That amount of money, (that you worked hard for), will never work for you – but – it will work for someone else! The good news is that there are strategies and technologies that may help you to get rid of a large slice of your debt fast and grow your wealth at the same time. The point is to make you aware that many people have ‘gold’ in their homes and in their cash flow that they may not even be aware of. If you are aware of this you may go and look for it in yours. One of the key ways to release the ‘gold’ within your cash flow and your home is to get rid of your debt as fast as possible. The good news is that there are strategies that can help to make this happen relatively quickly.

- **You should know how to free up your hidden wealth.** Like the poor man, many people simply do not know how much financial potential they really have and as a result they cannot tap into that potential. This is a huge problem, which is why I have developed a system to analyze a person’s financial potential. This is a complimentary service that is offered, at no charge, to people who have read this report. An analysis of a person’s potential takes about 30 minutes to gather the information needed to complete the analysis. The data is then analyzed and various scenarios are evaluated. The results speak for themselves. The process is conducted in a confidential and respectful manner without any hype or pressure in any way. The advantage of this system is that it makes the client aware of their hidden potential. The power of the system is that many, many, many people could have been helped to avoid foreclosure had they known their greater potential. Unfortunately, like the poor man living on a field of gold, they may not have known any better.

## 5. It’s all in the sums

I know that the above may not make much sense to you now, and that is ok, because the only way to make this truly real to you is to show you the effect that an analysis of your potential can have on your life, by using your figures.

When a person sees, “These are my figures. They represent my life and my reality and what I may be actually be worth!” the light goes on.

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The point of this report is to help turn on the light by making you aware that there are vastly different ways of looking at buying a home and that there are vastly different outcomes.

Let's assume that I could show you how to shave tens' of thousands of dollars off your mortgage and how to put that money back to work for you virtually risk free. By doing so you may grow your wealth and be debt-free potentially one or more decades early. The question is would you be willing to put aside approximately 30 minutes to do an analysis to help determine your greater financial potential?

The analysis will produce results that will speak for themselves. The analysis is based on tried and tested mathematical principles. You may ask why are the results so strikingly positive when the masses are trudging along head down and none the wiser?

I believe that this report answers this question in some depth. A lot has to do with perception. For example, people have been conditioned to perceive that the way to use their cash flow is to pay their bills at the end of the month – no questions asked.

### **Let's think outside of the box for a moment.**

But, who says we have to pay our bills at the end of the month? Why not pay them on day 15 or day 20 of the month? What effect would this have? Our conditioning says that we must pay on the first day of the month – so we do exactly that. But! Stop and think! What is happening? What is happening is that the financial potential that we went to work to develop over the past month is being transferred to a third party who is only to happy to receive it and put it to work for their benefit and not ours. In other words there has been a transfer of potential from our blistered hands to the not-blistered hands of another. Once the transfer of our potential has taken place it no longer has any power to work for us. We have lost that potential forever.

Now let us take this a step further and make our potential work for us for let's say 10, 15 or 20 days of the month – and then pay our bills. By doing so, we now have our money working for us for another 120 to 240 days a year – and that can make a huge difference to becoming debt-free, mortgage-free and financially free.

### **Another Example: The Axe to the Tree of Potential**

Let us imagine that a fictitious character, who we will call John, earns \$100 for each day that he works at his job. This means that Johns financial potential is \$100 on day one, \$200 on day two, \$300 on day three and so on. To make things easy, let's assume that

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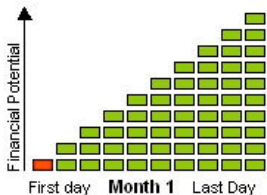
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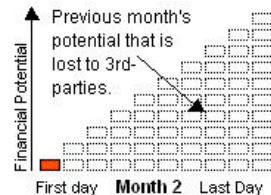


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he works for 30 days each month, which means that John will have generated a potential of \$3,000 at the end of the month. Here is an extract from a potential analysis report. It illustrates the principle.



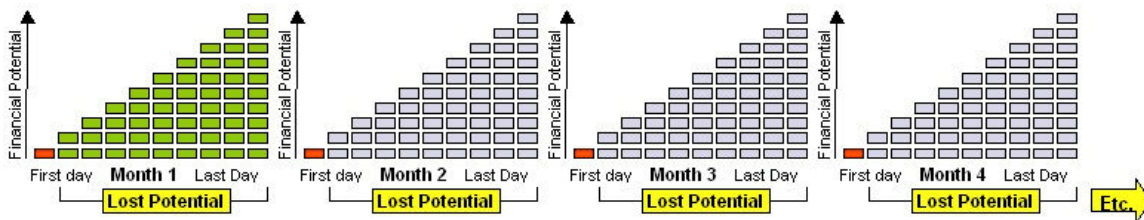
The graph to the left illustrates the accumulation of wealth during the month. After 3 days it is equal to \$300 dollars, which is the illustrated value of each block. After 6 days you have earned \$600. After 9 Days, \$900 and so on until you have accumulated a potential of \$3000 by the end of the month. However, you sacrifice all of Month 1's potential at the beginning of Month 2 by allowing your cash flow to go to 3rd parties.



The graph on the left illustrates John's growing financial potential. Each block represents \$300, accumulated over 3 days. We can see that after 3 days John has accumulated \$300 as is shown by the first, red block. After 6 days he has two \$300 blocks. After 9 days he has three \$300 blocks and so on.

Now look at what happens at the beginning of the second month. John pays away almost all of his financial potential towards paying off bills, medical, taxes and mortgage. He keeps \$300, (the red block), as a reserve to carry him through the month. (Note: These figures may vary, but the principle remains the same.) The green blocks are now empty. This represents the financial potential that has been transferred from John's hands into a 3<sup>rd</sup>-party's hands. That financial potential is now working for a 3<sup>rd</sup>-party and not for John, but who was it that earned that money in the first place? John did.

Does this look like a good cash flow strategy to you? It may not be for a good strategy for John, but it sure is for the 3<sup>rd</sup>-parties, because they have a hamster running his guts out on the never ending work-mill each month to generate the financial potential that they will receive at the end of each month. This all happens in a blink of the eye. The John's of the world have been so conditioned to believing that is the only way it has to be, that it may never even enter their mind to consider that there may be another better way. If John doesn't wake up and think smarter, the result of his habit of putting the axe to his financial potential at the end of each month begins to look like this.



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# What Homeowners should know about buying a home.



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Can you see that this is like growing a tree with lots of fruit, each month, only to cut it down on the first day of next month and then doing it over and over again? How smart is that?

## Yet Another Example: Savings versus Debt

Let us assume that fictitious John is saving 1% of his monthly income for retirement and that debt takes away approximately 30% of his income each month. The picture would look like this.



The green box with the 'S' represents John's savings and the black boxes with the 'D' represent his debt. This may be typical of most Americans. In other words...

**This is what is making John richer.**



**This is what is making John Poorer.**



Can you see that John is farming himself into a hole? And yet this is precisely what ten's of thousands of homeowners are doing across this country and throughout the world! The idea is that the debt is paying for things like your mortgage and your vehicle and that these will ultimately generate value and that you will grow wealthy, but is that really so? What if the property market crashes or the job market sinks?

Now let us consider what would happen if we could reduce John's debt by 20% so that his picture now looks like this;

**This is what is making John richer.**



**This is what is making John Poorer.**



Can you see that John is now able to grow his wealth 10 times faster than before? This is just one of many ways that we can recapture a person's financial potential. With a

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national savings rate of below zero percent, John's use of his financial potential would be at least 1000% ahead of the rest of the crowd!

The point of the above examples and illustrations is to point out that wealth is not necessarily a case of lots of money. Rather, it may be a matter of how you use the money that you do have available to you. When homeowners understand this, they may devise strategies to grow their wealth virtually risk free while canceling their debts and their mortgage at an accelerated rate.

### So how does it work?

It works by starting with an analysis of your potential. The results will speak for themselves. Explaining how the system works here would turn this report into a burdensome volume of hundreds of pages, which is not the point. The analysis performs over 25,000 calculations! Just know that it does work and know that thousands of Americans are already well on their way to financial freedom while thousands of others are heading for financial disaster. The road that you choose may be up to you acquiring the right knowledge. It all starts with the right analysis.

What is the underlying message of this report? It is to encourage you to take greater control of your financial future as opposed to flaking out and giving it away to others. There are excellent tools and strategies to help you achieve this goal so that you can move ahead with confidence.

Thank you for reading this report. The purpose of this report has been to make you aware that options do exist and that you may have a greater potential than you may ever have dreamed of.

This system may not be for everyone and if it becomes clear that it is not for you the report from the analysis will reveal that fact to you.

You can request a free consultation and free analysis by calling me during office hours Pacific Time. Alternatively, send me an email to [guyusa@gmail.com](mailto:guyusa@gmail.com) with your contact number, time zone and preferred time for me to call you. As a coach and trainer, my heart is to help people where I can. If I can't help you, I will say so. Similarly, if you see from the report that this is not for you, you are free to say so.

You may be experiencing a bit of confusion right now, because some of the concepts mentioned here are likely to be counterintuitive. They will be counterintuitive, because we have been educated to believe that certain things can only work certain ways. Well

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those ways have led us to a collapsing economy and a horrendous foreclosure meltdown. The fact of the matter is that times are changing and they will continue to change with or without us. When our world changes around us, we need to change our paradigms to keep up with those changes or stay behind. I hope that this report will help you look ahead with hope, rather than behind with fear.

Thank you for spending this time with me. I trust that you've enjoyed this report and you are welcome to contact me to discuss a free analysis of your potential.

I wish you well and much success.

Sincerely,

Guy Morrell-Stinson

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## I need your help

I write these things, because I am concerned about the financial storm that appears to be on this nation's horizon. Many people, maybe millions, will find themselves cornered by circumstances that are beyond their control. We have already seen the first wave in the form of foreclosures. I suspect that more waves will follow soon. For me, this is not about making money and selling something. It is all about helping each other to take

hold of a better future. My work causes me to look into far too many fearful eyes as they look back with the realization that they bought into perceptions that are now falling apart.

My frustration is that I often get to such people far too late to be able to help them and this is where you could help. Even if this is not for you, it may be for your friend or neighbor next door. You can help by referring them to my website at [www.gmorrell-stinson.com](http://www.gmorrell-stinson.com) for their own copy of this report and free analysis.

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### Speaking engagements:

I may also be available to conduct seminars for churches and help organizations. I offer this as a free service and ask only that my basic expenses be paid. Please carry a link on your website to refer people to my website. If you are a realtor or involved in the property industry, please give me a call so that we can work together. I thank you in advance and wish you well.

Sincerely,

Guy Morrell-Stinson

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