

The Money Lady New\$



Are you looking for money
in all the wrong places?
Call Angela today and let her
lead you directly to the money
you need for your financing!

"I'm the Money Lady. I'll find your money!"™

Autumn / Winter 2008

Angela Wong-Liao

Mortgage Consultant, AMP

Mortgage Refinancing

Mortgage refinancing is becoming a popular solution for today's consumer spending trends. Homeowners are using the equity in their home to gain access to additional funds to satisfy their needs. The most common reasons for refinancing include the following:

- Renovating a home
- Purchasing another property
- Paying for children's education
- Buying a car, boat or investments
- Consolidating debt

The Money Lady™ helps her clients utilize the equity in their home to refinance their mortgage. Refinancing to consolidate debt can actually save money by reducing interest costs and monthly payments.



Consolidating Debt

According to a recent article in the *Financial Post* (August 19, 2008), Canadian household debt is rising. The article goes on to state that while personal disposable income rose by 2%, household debt rose by 3% bringing it to an all-time high of 130% of personal income.

A significant portion of that debt is credit card with interest rates as high as 19% or 20% and other high interest rate debts. i.e. Department Store cards rates can be as high as 28% or 29%.

**Refinancing a mortgage can
provide a low-cost, easily-
assessable solution and relief
from crushing monthly payments.**



The Money Lady's service focus is to find the best suitable mortgage financing for each client's different needs and expectations.

The Money Lady has access to over 40 lenders, including banks, so she can find you the best products and the best interest rates in the market.

The Money Lady's 35 years banking experience enables her to assess her client's needs and structure the mortgage deal to achieve her client's needs and expectations.

www.moneylady.ca
416-529-2888

Nada Wagner is a marketing consultant with Next Wave Marketing Inc. Nada specializes in strategic market planning and product/service distribution.

Next Wave Marketing Inc. "Our clients are successful! We'll help navigate your next wave of success with a winning strategic plan, signature promotion, or customer satisfaction initiative."

First Canadian Place, World Trade Centre Toronto, Box 375, Toronto, ON M5X 1C1 Tel: 416-788-7639
www.nextwavemarketing.ca



Nada Wagner, M.B.A.

The Power Networking Group

The Mission Statement of this group is to assist business professionals to promote their businesses at a minimum cost with maximum results.

The Power Networking Group is Angela's passion, Angela volunteers close to 20 hours of her time to organize monthly networking luncheon meetings.

The Power Networking Group luncheon meetings is held on the last Thursday of each month between 11.00am to 1.15pm at Tucker's Marketplace Restaurant, 5975 Mavis Road, Mississauga, Ontario, (Mavis & Britannia). The cost is only \$20 cash per person, which includes a buffet lunch, an opportunity to present your 1 minute infomercial about your businesses, and free information and display tables.

We have networkers coming from all over the GTA & most of its surrounding cities as far as Niagara-On-The-Lake. We have businesses ranging from small independent businesses to medium and large businesses, ie: Co-operators, Scotiabank, Nesbitt Burns, etc.



If you are interested in attending our monthly meeting, please contact Angela, The Money Lady, at 416-529-2888 or contact her at angela@moneylady.ca

Actual Example

The Money Lady™ helps clients consolidate their debt and lower their overall payments. The following example was the case for one of her clients. It clearly shows the money they were able to save each month.

Before refinancing, this client had monthly payments of \$2,100 and high-interest debt of \$40,000. By using the equity in their home, the client refinanced their mortgage at a lower rate by 1.75 per cent, eliminated the debt, and reduced their pay out to one monthly payment of \$882.

That gave them a monthly savings in cash flow of \$1,218. Annually, the savings are over \$14,000!

Before Debt Consolidation		After Debt Consolidation	
Existing Mortgage		Refinanced Mortgage	
Property Value	\$360,000	Property Value	\$360,000
Mortgage Balance	\$160,000	Mortgage Balance	\$200,000
Interest Rate	5.75%	Interest Rate	4.00%
Term/Amortization	5/25 Yrs	Term/Amortization	5/35 Yrs
Monthly Payments		Monthly Payments	
Credit Cards (\$20,000)	\$600	Credit Cards (\$0)	\$0
Other Debt (\$20,000)	\$500	Other Debt (\$0)	\$0
Mortgage	\$1,000	Mortgage	\$882
Total Payments	\$2,100	Total Payments	\$1,218

If you're considering refinancing, the Money Lady™ can advise and help you to find the right solution. Simply fill out the online application at www.moneylady.ca/application or call Angela Wong-Liao at 416-529-2888.

Did you know that when refinancing, your prepayment options may figure in to your advantage whether you have exercised them or not?

It pays to inquire from The Money Lady, Angela Wong-Liao, AMP at Invis.



"I'm the Money Lady. I'll find your money!"™

Angela Wong-Liao

Mortgage Consultant, AMP

www.moneylady.ca

416-529-2888

angela@moneylady.ca

Produced Exclusively for Angela Wong-Liao by
IDIC Marketing Communications 416-434-9494