



# Symbiosis Enterprises

*A question for consideration.*

Can this program prevent an  
**Adjustable Rate Mortgage**  
from transitioning into an  
**Adjustable Rate Foreclosure**



The United States has  
socio-economic conditions ranging  
from beach bums to billionaires.



## **This program is NOT for everyone.**

This specific presentation has been designed for those who  
accepted an **Adjustable Rate Mortgage**  
(or sub-prime mortgage)  
on the belief that  
they could increase their income enough,  
and quickly enough,  
to prevent an adjusting mortgage interest rate,  
from adjusting them into foreclosure.

# ***What is an Adjustable Rate Mortgage?***

Wikipedia: An **adjustable rate mortgage** (ARM) is a mortgage loan where the interest rate on the note is periodically adjusted based on a variety of indexes.

This is done to ensure a steady margin (profit) for the lender, whose own cost of funding will usually be related to the index.

Consequently, payments made by the borrower may change over time with the changing interest rate (alternatively, the term of the loan may change).

Adjustable rate mortgages start at a lower or “sub-prime” interest rate and then adjust to a higher or “above prime” rate after a specific time or following specific conditions. Those times and conditions have become  
... **NOW.**

You are examining a corrective response to that situation ...  
unintentionally formed by business

**NOT** the government ... **NOT** mortgage banks.



# ***Why Adjustable Rate Mortgages?***

Middle income employees in Silicon Valley  
earn between \$65K to \$125K  
and can not qualify to buy a home  
**at fixed interest rates.**

These upper middle class  
non-home owners have

**High Income ... High Taxes ...**

**NO Tax Advantages**

**If an Adjustable Rate Mortgage  
offers a risky possibility for owning a home.**

**Then both “not risking” and “foreclosure”  
means returning to renting.**



# *Who should evaluate this?*

Any middle income employee with an Adjustable Rate Mortgage payment that will increase from \$250 to \$500 a month AND with at least two months before the mortgage payment increases.

Note: In Silicon Valley, middle class income is defined as more than \$60K and less than \$250K per year ... per household.

Possibly: Any middle income **employee**, home owner or renter, living in or near the Silicon Valley, willing to shop online in order to **generate multiple streams of profit from their own purchases.**

Note: This program is not designed for self-employed home owners with Adjustable Rate Mortgages. There is another program for self-employed individuals.

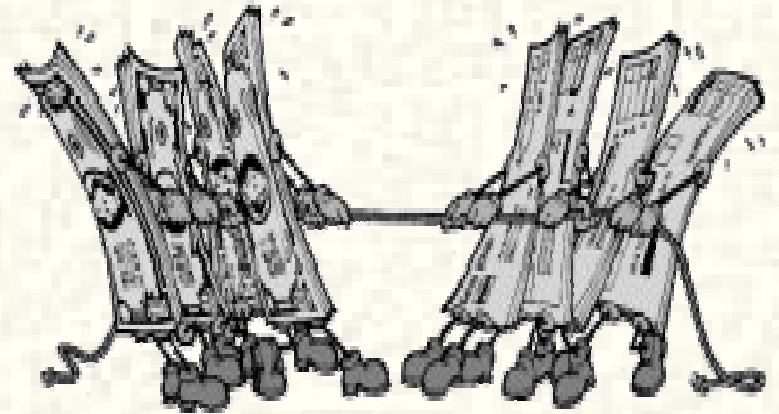


# ***How Business Unintentionally Started This Program***

**From 1995 to 2000, 98% of businesses added a company web site.**

Consumers were expected to rush to spend their money at these web sites.

**In 2006 only 2% of consumer dollars were spent online.**



To encourage consumers to shop online, over 500 full product line stores have linked to a common web portal and are offering cumulative **automatic rebates** (profits) on hundreds of thousands of items.

**Those rebates form the basis for this program.**

# ***Rain Drops of Income***

Over **500 sources of rebates** (profit) result in hundreds of ways to make money, or multiple small streams of income.

Multiple small rebates (profits), from purchasing a variety of items, combine to **form larger rebate checks** (money).

Rebate percentages (profit) range from a high of 50% to a low of less than 1%.

Rebates (profit) are included even when a product is dramatically discounted, and in addition to other promotions.

**Note: This program is sometimes compared to Costco's rebate membership program. To see a comparison, go to**

**<http://www.symbiosis4u.us/Newsletter/Membership.pdf>**



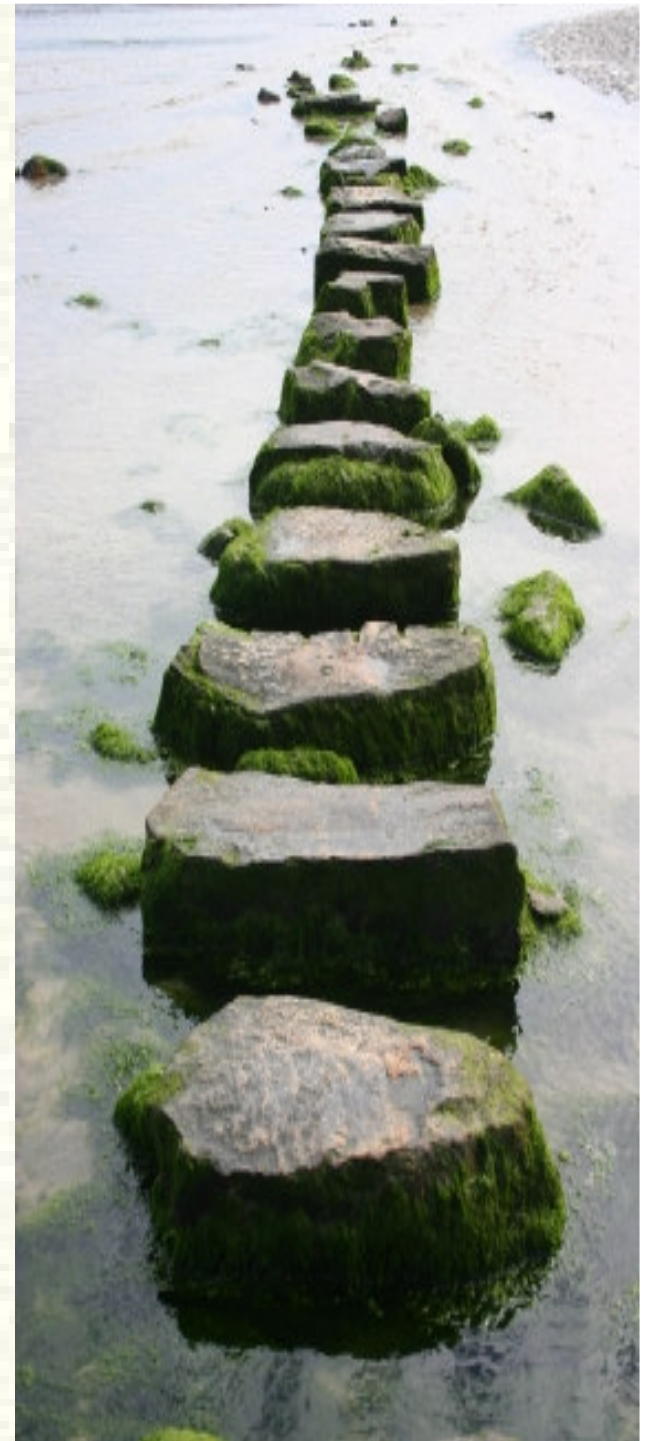
# *Action Steps*

A Silicon Valley middle income family's buying power has been producing enough profit for stores, to establish a small business for themselves ... if they could **learn how to capture that profit for themselves.**

**Step One = Register for Rebates.** An annual registration fee, comparable in price to a Costco membership, allows consumers to shop from rebate (profit) sharing stores, 24 hours a day, 7 days a week, nationwide.

**Step Two = Optimize Time and Money.** Consumers learn how to earn greater rebates (money), in the least amount of time, while spending the least amount of money.

There is no charge for the teaching service.



# ***How does rebate income help an Adjustable Rate Mortgage?***

Just as **home owners** get **tax advantages** that renters do not; **business owners** get **tax advantages** that employees do not.

Any employee whose non-employee (rebate) income exceeds \$600 a year is considered a business and is eligible for business tax advantages.

The combination of monthly rebate income and business tax advantages may provide enough additional monthly cash flow for some adjustable rate mortgage families to elude foreclosure.



# *How does rebate income help an Adjustable Rate Mortgage?*

The combination of monthly rebate income and business tax advantages may provide enough additional monthly cash flow for some adjustable rate mortgage families to elude foreclosure.

How much extra income can a family produce? It depends on the family.

A family earning \$60K could expect the combination of rebates (profits) and tax advantages to increase their annual cash flow in the range of \$4,000.

A family earning \$120K could expect the combination of rebates (profits) and tax advantages to increase their annual cash flow in the range of \$10,000.

Because each family is different, the only definite answer is to:

**fill out a work sheet and find out.**



# ***What's Next?***

**Schedule an appointment**, either on line or in person, to see if your household can qualify for this truly unique program.

For a no-obligation appointment, call 408-723-4777 and leave a message

Send an email for an appointment  
[tomv@symbiosis4u.us](mailto:tomv@symbiosis4u.us)

If you have urgent questions,  
**call Tom's** personal cell phone  
408-592-7514





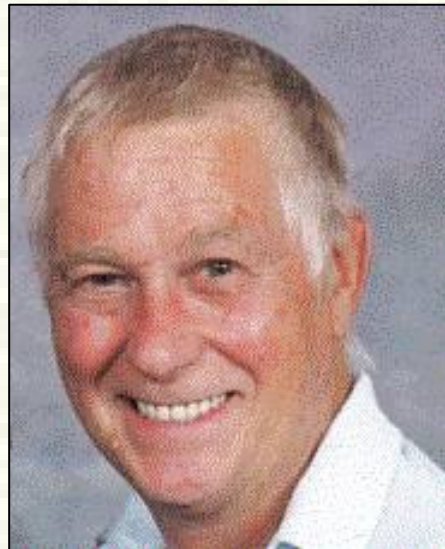
# *Symbiosis Enterprises*

Personal Franchises

Box 18907, San Jose, Ca. 95158

[www.symbiosis4u.us](http://www.symbiosis4u.us)

Home Office 408-723-4777 National Office 877-370-0053



T. R. "Tom" Van Drielen  
GlobalNet Certified Instructor  
National Business ID #1571193

[tomv@symbiosis4u.us](mailto:tomv@symbiosis4u.us)

Cell phone 408-592-7514