



**HOME OWNERS
& HOME BUYERS**

STOP

**THROWING AWAY
YOUR MONEY**

- **Retire Younger!**
- **Free Up Cash!**
- **Enjoy Life More!**
- **Establish a College Fund!**

HOW DOES EBS WORK?

The Bi-weekly EBS program is our Equity Building System which builds equity twice as fast in your home! To keep it simple we debit $\frac{1}{2}$ your mortgage payment from your checking or savings account, on a bi-weekly format, and apply those funds directly to your lender on your behalf. By applying your payments on a bi-weekly format the interest on your loan is recalculated every 2 weeks -with more money being applied towards principal and less money being applied towards interest! This reduces your interest rate and lowers the term of your loan!

SAFE, SECURE & SIMPLE

Your money is safe and secure! The implementation of the Electronic Fund Transfer Act brings the full weight of the United States Government as the guardian of your electronically transferred dollars! Your electronic transfer of your mortgage payment with the EBS Program is done in association with an FDIC insured member bank!

**With the Equity
Building System (EBS)**





HOW ARE FUNDS COLLECTED?

The EBS electronically debits your bank account through the Automated Clearing House (ACH) system. This ensures the prompt and precise transfer of client funds. The Client enrollment form authorizes Flagstar Equity, Inc. to debit your specified account. We monitor each client's account to make sure that the fund transfer was successful! These funds are deposited in an FDIC insured bank. AFTS then draws upon this depository account to make your loan payment.



Contact:

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HERE'S HOW EBS CAN SAVE YOU MONEY...

On average EBS reduces your net effective interest rate by .75% over the life of the loan

4-7 Year FASTER PAYOFF (based on a 30 year traditional mortgage)

Faster equity accumulation

Eliminate PMI insurance faster

Save over \$88,000 (based on a \$150K mortgage)

Annual audits to ensure all extra money is being applied to principal

You can also expect:

easy electronic fund transfers so it's easy to track your payments



WHAT DO I NEED TO GET STARTED?

- Send in a recent mortgage statement
- A Flagstar Equity EBS Specialist will create a savings analysis to send to you
- They will schedule an appointment with you to review your options
- Once you have decided on your EBS plan, an enrollment form is sent securely to you via DocuSign
- You start saving money!

