

# Mortgage freedom in 1/2 the time

*Accelerated Mortgage Pay-Down Program (AMPP) offers homeowners financial freedom*

Canadians are learning how to unlock the door to mortgage freedom by paying off residential debt in half the time thanks to Calgary-based Integrity Wealth Group.

The real estate-based fund management company's newest offering, the Accelerated Mortgage Pay-down Program (AMPP), turns conventional financial planning on its head, putting the home mortgage to work for its owner. AMPP works by generating a consistent and stable stream of passive income that is used to help blast away 'bad' mortgage debt, saving hundreds of thousands of dollars in interest costs and reducing the homeowner's annual tax burden.

Integrity Wealth Group Co-founder Ryan Chernesky says that there is approximately \$600 billion in unused home equity in Canada—equity that could be a homeowners ticket to financial freedom.

"The AMPP system puts the power of what the banks do—using other people's money—in the hands of Canadian homeowners who choose to engage the program," says Chernesky.

Integrity Wealth Group encourages Canadians to take charge of their portfolio by furthering their financial education and learning about

strategies like AMPP—strategies that can help create passive streams of income. AMPP allows homeowners to build wealth like the banks do, generating quarterly cheques that can be used to make lump sum payments against a mortgage.

"Many Canadians still expect that the government, their company, or their brokers are looking out for them financially," says Chernesky. "My grade school teacher always told me that, if we point a finger at someone else, we have three fingers pointing back at us. We have to be the stewards of our own wealth. No one cares as much about our families and our financial futures as we do, so that makes each of us the best person for the job."

Integrity Co-founder Owen Shaw says "AMPP offers a smart solution to Canadians looking to generate additional cash flow." He credits the system as "Being one of the most powerful tools available today for Canadian homeowners—whether it's used to pay down a mortgage, save for retirement, or to increase passive income."

"Cutting back or budgeting to 'save' for retirement is not a realistic approach—people do it for a month or two, but then revert to old

habits," says Shaw. "Canadians have too many expenses to begin with, so cutting back is hard. Instead, we must learn about strategies like AMPP that are designed to help increase our income, make us more money to pay off debts, save, and begin to get ahead financially."

To learn more about AMPP and other unique Integrity Wealth Group products, visit [mymortgagefreedom.ca](http://mymortgagefreedom.ca) and [integritywealth.ca](http://integritywealth.ca). Integrity is committed to helping Canadians further their financial education and implement innovative strategies like AMPP to build and sustain wealth.



Owen Shaw is the Director and Co-founder of Integrity Wealth Group, a private fund management company that specializes in real estate secure debt.

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## ACCELERATED MORTGAGE PAY-DOWN PROGRAM

- Achieve Mortgage Freedom in Half the Time
- Increase Your Passive Income
- Make Your Mortgage Tax Deductible

\*Individual results may vary. This is not a solicitation. Please consult a financial advisor and accountant before investing.