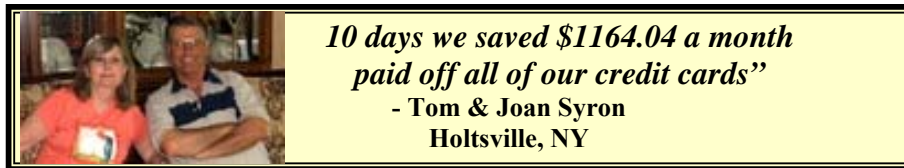


Attention Hard Working Cash Strapped New York Homeowners...

Finally Stop Wasting Your Hard Earned Money On An Endless Stream Of Debt Payments And Keep More CASH In Your Pocket Each Month

"Economic Insider Reveals 7 Easy Steps
From Debt Taxes & Worry to a Stress Free Financial Future
in 37 ½ days... Guaranteed"



*"If You'll Give Me One Hour...
I'll Show You How To Create A Financial Miracle In Your Life!"*
-- Billy Alvaro

Dear New York Homeowner,

Are you **sick and tired of the stress and worry** that comes with constantly being buried in debt? Since you are requested this report, chances are you or a loved one is **having problems with debt-saving money, building wealth** even stressed about your financial future.

Perhaps one of the following describes your situation:

- ✓ **You are behind on one or more of your bills**
- ✓ You work overtime or a second job just to make ends meet
- ✓ **You struggle just to make ends meet and worry you'll have enough to pay your bills**
- ✓ You pay the minimum due on your credit cards each month
- ✓ **You ARGUE with your spouse or kids about money**
- ✓ You have been late with more than one payment this year
- ✓ **You want to live debt free but just don't know how**

This debt elimination and wealth creation awareness guide is a free educational resource brought to you exclusively by Billy Alvaro
The Billy Alvaro Group* The Center For Homeowner Awareness

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- ✓ You would love to have extra money each month to enjoy life-invest for your retirement- and pay off that mortgage but cant seem to figure out how to make it a reality...

Listen, I've got some news for you...

You are not alone!

Have a look at these *shocking* facts about debt in America:

- ➔ **61% of ALL Americans** can't pay off their credit cards each month (Source: CardTrak.com)
- ➔ In 2006 American's paid **\$89 Billion in late fees, interest, and other charges** on their credit cards (Source: Harvard University)
- ➔ Average credit card debt per household is **\$9,900** (Source: CardTrak.com)
- ➔ **Bankruptcy filings for 2007 were up 78.2%** from 2006 (Source: Administrative Office of the U.S. Courts)
- ➔ **Foreclosure filings in October 2007 were up 94%** over last year (Source: USA Today)
- ➔ One in six families can pay only the minimum due on their credit cards every month. (Source: Federal Reserve)
- ➔ **Half of American families had NO retirement account in 2004.** [Washington Post] (If all you have is Social IN-Security & Medicare, you'll be living below poverty level! Is that what you want in your golden years?)
- ➔ 65 out of every 100 Americans are **living paycheck-to-paycheck** (source: CNN)

All you have to do is turn on the news and you see the problems debt is causing in America every day. American debt is at crisis levels, and **unless you do something now, you'll be trapped by your debt-living paycheck to paycheck.** Stuck with high interest payments and getting screwed by late fees.

You might as well have a ball and chain around your ankle with a logo on it that says "**Owned by MasterCard**". A slave to interest payments and late fees for years. Maybe till you retire.

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But I'm here to tell you it doesn't have to be this way.

Look, If you have bad credit, or no credit... are swimming in debt and can't pay off your bills. **If wealth seems like a far off dream...** then **this will be the most important report you've ever read.**

Here's why... In this report you are about to discover

The Only Three (legal) Ways for Getting Out of Debt and Building REAL WEALTH!

But before I get into it, I want you to understand I know what you are going through. When I was younger I struggled with debt and money problems for years as I drifted from job to job.

I've had my share of ***sleepless nights, eye wide open starring at the ceiling!*** Wondering how I'm going to pay my mortgage and buy groceries.

I know how it is when you're in debt you and can't take time off from work to spend with your family or friends, because you can't risk losing your job.

You can't take your family on vacations, because you can't afford it. And it hurts to have to tell your kids no Disney World again this year.

You can't buy gifts for your family without going even deeper in debt, but you don't want to disappoint your loved ones.

And you don't get to enjoy any of the money you work so damn hard for, because *your money goes right back out the door to pay bills, late fees, and interest on your debt.*

Like a dog chasing its tail-you're running in circles-getting nowhere fast

I've been there! **Bluntly it STINKS being buried in debt** so deep it looks like you'll never dig out.

Being in debt left me totally drained from all the stress and worry. I found *being in debt makes it difficult to enjoy even simple pleasures like a colorful sunset or a loving hug from my wife because I couldn't get my mind off of my problems.*

My name is Frank G., And I don't have to tell you how hard it is these days living in New York.

The taxes are high, the gas is through the roof and the living expenses are ridiculous. I didn't think I could afford to live here on a Police Officer's salary and was thinking about leaving, until I consulted with Billy Alvaro.

Today me and my wife and new born baby are living the dream. No stress, no worry and a solid financial plan.

I really just wanted to say thank you Billy!

Frank G
Police Officer
Islip, NY

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Look, before your debt gets you so wound up you want to punch a wall, kick the cat, or yell at your spouse, there is something important you need to know...

IT'S NOT YOUR FAULT!

You've been doing the best you can with what you know, **BUT the system has been rigged against you!** The big banks and credit card companies **WANT you to be in debt** because they make MAXIMUM profits from all the interest and fees you pay them!

Even worse is our own government has passed laws that help these greedy corporations squeeze every last dime possible out of you. **They literally have a license to vacuum money out of your pockets.**

How do I know? Because I've been an insider in the financial industry. Let me tell you my story...

Allow Me To Introduce Myself. My Name Is Billy Alvaro.

Depending on where you live in New York, you may have seen me on the cover of INC. Magazine, or featured in the Long Island Business News. I've had the good fortune to be featured in other publications, on radio, and even on TV.

When the interviewers ask me the question "What qualifies you to teach others about money?", I have a simple answer...



I was once flat broke and struggling –then I discovered the secrets to becoming financially free-- now I'm stress free and wealthy!

But here's the important part... I earned it on my own but **first, I had to get the debt monkey off my back!**

Sure, it's easy to look at me now and see a successful businessman, who lives well with his family on Long Island, enjoying motorcycles, cigars, and backyard barbecue... but it wasn't always this way for me or my family.

Billy Alvaro 2005

Trapped in the Middle Class Rat Race

Like I mentioned earlier, *I struggled horribly with debt and money problems in my early years*, and growing up was no picnic either.

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My poor father worked literally round the clock. I hardly saw him. He moved garbage at the town landfill. He was a night watchman on construction sites, and in the few spare hours he had left, he would drive around town collecting scrap metal from the streets which he would turn in for extra money.



Mom worked full time at the bank, plus had her hands full taking care of the kids when she was home. As you can see in my picture, we didn't have enough money to go to the barber shop, so I got lopsided haircuts at home.

It was tough on my parents. One day in particular is burned into my memory. The day my parents came to me and asked to borrow money from my piggy bank to buy milk & eggs. Can you imagine how much that hurt their pride having to borrow money for food from their own child.

That day, I made a promise to myself that I would learn everything I could about money and help people like my parents, so they would never have to struggle like my mom and dad.

I never forgot that promise, and it's what drives me to this day.

My success in business came directly from helping over 11,127 middle class families go from buried in debt, to savings and wealth.

Make no mistake; I had my own money problems in my early years as I bounced around from job to job. I was literally a jack of all trades. I was an MP in the Air Force, a Police Officer in the town of South Hampton, a bartender, truck driver, gas station attendant, and I even did lawn maintenance.

In 1992 I moved to Pompano Beach in South Florida to get a fresh start. This was a turning point in my life, as it was then I got to work in a job where I was taught about investing, money management, and wealth planning.

I took to it like a fish takes to water. Soon I moved back to New York and with a small investment of \$5,000 opened my own financial services company called Global Holdings Corp. It rapidly grew from a small 2 person operation to a bank with over 42 offices and 950 employees nationwide.

Beware The Dark Side

I soon learned **there is a dark side of the financial industry.** A very sinful and seductive side, that tempts everyone who moves far enough up the ladder of success.

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I had stumbled across the hidden secrets of how the big-wig bankers and credit card companies **RIP-OFF** all but the richest Americans, and **I wanted no part of it.**

Included in this report is a guide exposing how 'THEY' rip you off, so you know what to watch out for and how to protect yourself, because 'THEY' prey on people just like you!

So I shut down the firm, locked the doors and walked away from it all. Honestly, I thought I was done with the financial industry. The thought of being around the corrupt greedy bankers turned my stomach.

But I soon found out I couldn't sit still. Every time I picked up a paper or saw the news, there was yet another story on middle class America struggling with debt.

It seemed that more families than ever were getting squeezed with credit card debt, high taxes, skyrocketing medical costs, and endless increases in gas and oil prices.

Plus, thousands of families had been screwed over by fly-by-night mortgage brokers, stuck with ballooning mortgage payments and are in danger of losing their home, are in foreclosure proceedings, or looking at bankruptcy!

I GOT MAD! And I remembered the promise I made as a child, and knew I had come to the aid of middle class homeowners. Helping them wipeout their debts and freeing them from the financial slavery of the greedy big-wig bankers.

I'm here to show you the way out of your money mess so you too can start enjoying your life again with the confidence that you are in charge of your family's financial future. Not the bank, not the credit card companies, not the government, and definitely not the collection agencies.


Listen, along the way I've made just about every financial mistake possible. But in time **I discovered what works**, what doesn't, and the leverage points are for middle class homeowners to ***really build wealth.***

In this special report, I'm going to reveal to you two solutions for paying off ALL your debt, that the fat-cat bankers and credit card companies hope you'll

Working with an Expert is the smartest thing we ever did.

Billy held our hand and saved us over \$302.00 a month and got us out from under a high rate that we were stuck with after we were misled by a mortgage banker.

If you're looking to become financially stress free you need to consult with an expert and the only expert on my speed dial is Billy Alvaro.



**Anthony & Emily
Matina
Patchogue, NY**

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never find out.

I Can Fix Almost Any Debt Problem Of Almost Any Homeowner

I've learned the strategies to get out of debt, and stay out forever. And strategies for building wealth, and *most important...* strategies for keeping your wealth safe from the financial predators who show up at your door like a wolf in sheep's clothing!

What kind of strategies am I talking about?

If I accept you as a client, I will help you implement proven strategies to enable you to...

- ✓ **Get out of debt once and for all, and never ever slip back into debt again. You'll no longer be a debt slave to the financial institutions!**
- ✓ Slash your taxes instantly. Minimize the amount of your hard-earned money the government takes from you!
- ✓ **Increase your take home pay without any overtime or extra hours worked. It's like getting an instant pay raise!**
- ✓ Always have extra money at the end of each month instead of struggling to pay your bills!
- ✓ **Put an end to your financial stress and money worries!**
- ✓ Create a perfectly legal tax shelter just like wealthy people use. Legally 'steal' your own money back from the IRS!
- ✓ **Own your car, boat, and motorcycle free and clear. No more monthly payments = extra cash for you!**
- ✓ Pay for your kids college education and be able to retire rich!
- ✓ **Go on those dream vacations you've always wanted without maxing out your credit cards!**
- ✓ How to have more money to spend, instead of spending less to make

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ends meet!

- ✓ **Legally BEAT the system that's been designed by the banks, credit card companies and the federal government to keep honest folks like you a slave to debt!**

Even better I'll...

- ✓ **Show you how to pay off your home in 7-11 years or sooner-beating the mortgage bankers at their own game!**
- ✓ Help you accumulate **\$500,000** to **\$1,250,000** or more using the Money Multiplying Secrets the wealthy have been using for years!

I'll get into the details about how you can do this in a minute, but first it's important to learn one of the key secrets to wealth used by rich people.

What Wealthy People Do That Most People Don't

Here's a simple fact... if you want to learn how to go from debt to wealth, you need to learn from wealthy people.

Seems like common sense right? If you wanted to learn to fly, you'd damn sure better learn from a pilot!

Now here's the thing that makes this tricky, if you put guys like Donald Trump, Bill Gates, and Warren Buffet in a room side by side, it would be brain-dead simple to notice all their differences. *But it would be a real challenge to notice the similarities.*

The key lies in figuring out the behaviors they have in common when it comes to money. Can you guess what it is? Probably not, or you would be wealthy too. Don't feel bad, it took me years to figure it out.

Then I read this... straight from the horses mouth comes the secret of the richest American's. Forbes Magazine surveyed the 400 richest American's about the single best way to build wealth. The overwhelming #1 response was so simple, yet amazingly powerful.

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“The BEST way to Build Wealth is to Become DEBT-FREE, and STAY that way!”

And these people practice what they preach. Walgreen's, Harley-Davidson, IBM, and Microsoft, some of America's best companies are DEBT FREE.

Now at this point you might be thinking, "*Easier said than done Billy.*" Just hang in there, this is important. I'll get to the part on how to eliminate your debt in a minute.

I just want to hammer this point home. **The best way to become wealthy is to be Debt Free.** And even more important... to STAY that way!

Listen, I'll bet you a box of steaks that this is NOT what you were taught in school. Or learned from your parents, friends, or coworkers.

And this is definitely NOT the message you'll get from Visa, Master Card, Discover, or American Express!

Hell our own damn government has so much debt, every man, woman and even child in America is on the hook for over \$30,200. Over 9.2 trillion in total. *Our own government is sending us exactly the wrong message* (source: WASHINGTON, Jan. 28, 2008 PRNewswire-USNewswire)

How To Get Rich Slowly

(anyone who says you'll get rich quick... is probably lying)

I realize everyone wants to know the magic recipe to get rich quick, frankly I do too. But the fact is except for winning the lottery or inheriting money, getting rich quick is fiction.

Study first generation millionaires and you'll see they built wealth over time, not over night!

The good news is, there is a time-tested formula for going from debt to wealth. It's easy to follow, and *it will work for you just like it worked for me and for all my clients.*

Here's the **simple formula to go from debt to wealth:**

1. Get out of debt
2. Stay out of debt

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3. **Only pay cash** (if you can't afford it now, don't buy it!)
4. **Always pay yourself first!**
5. **Get continuous advice from an expert on how to build long term wealth**

Look, you don't think Bill Gates manages his money do you? No way. **He's got multiple experts helping him out.**

But it's not just the super rich who have economic experts to help them. ALL wealthy people do this.

So why am I telling you this? **Because getting out of debt is not enough.** When people stop at the out-of-debt phase, it usually isn't long before they slip back into their old bad habits and get back into debt. Often racking up even more debt than before.

It's like someone who does a near starvation diet for a class reunion so they can fit into that same size clothes they wore back then. Sure they can knock off the pounds and get back to the same weight, but it doesn't last because once they event has passed they go right back to their old habits.

It's the same reason why people end up back in debt.

Remember the formula. A key element is to get expert advice. And up till this moment, you may have thought only rich people had access to experts.

Not any more. You now have access to the leading economic expert for middle class families. In fact, I've been called the *Middle Class Homeowner's Secret Weapon.*

If I accept you as a client for my **Un-Fair Economic Advantage System**, getting you out of debt is only where we start. There's no way I would ever leave you to sink back into your old habits.

With that in mind, let's talk about how you can get out of debt

The ONLY 3 (legal) Ways to Get Out Of Debt The Fast, The Slow, and The UGLY!

First a Warning: Even though everyone wants the Fast Way, I can only accept at

We racked up close to \$60 grand in credit card bills when I suffered a broken leg – we had only one income coming in, no insurance and a ton of bills.

We were receiving letters from Billy Alvaro, so we finally called and we're glad we did.

Billy consulted with us and gave us a solid wealth plan to help us save \$1467.67 a month.

These days we're saving for the future and on the right financial track... We have consulted with Billy three times and have referred all of our friends and family to him.

Thanks Billy!

**Gary & Nicole
Fleischer**

**Self Employed
Carpet Installer
Lake Grove, NY**

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most eight new clients a month, so I will cover that one last.

Everyone can use the slow way, so we will start there. This strategy uses a method known as **The Debt Stacking™** Strategy and the **Debt Roll™** which is about as fool proof as it gets, as long as you STICK TO IT.

Here are the basic steps

1. Stop taking on ANY new debt immediately!
2. Start an Emergency Cash Stash of at least \$1000.
3. Attack your debts using the *Debt Stacking and Debt Roll* .

If you look in the package I sent you, you'll see a special insert with a detailed step-by-step explanation of how to do this method. It's called "*The Slow & Steady Way To Get Out Of Debt*"

Here's a quick run down of how it works...

Step 1: Stop taking on debt right now

Not even \$1 more. If you have to quit buying \$4 lattes at Starbucks on your credit card and pay cash for coffee at Krispi Kreme, then do it. Cut up your damn cards. Freeze them in a bowl of water. Just stop taking on debt. Do whatever it takes. This is not a game... it's your life.

Step 2: Start putting cash into an emergency fund

You'll want at least \$1000 to start. Put it where you can get it if you need it, but it's not right there to tempt you. Put it in a savings account in a bank across town.

Step 3: Start the Debt Stack

List your debts from smallest to largest. Pay the minimum monthly on all bills except the smallest. Pay that one down with a fury as fast as you can. When it's paid off, roll the money you were using to pay it off onto the next highest bill's monthly payment.

***** (Most so called gurus tell you to pay the highest rate debt first-I'll prove to you why that's a surefire way to kill your progress)*****

Like a snowball rolling down hill the payment gets larger on each debt. This is how you

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pay down your debt until every single debt is paid off.

This method works, **but it takes time**. Up to 10 years and longer depending on how much debt you have.

And **you must stick to it!** This is the hard part. Once you get addicted to credit cards it's darn tough to cold turkey.

Thousands of people have used this method successfully, and it sure beats being buried in debt the rest of your life. Or even worse... having to declare bankruptcy.

The Ugly Way to Get Out Of Debt

-- Bankruptcy!

Bluntly, you want to avoid bankruptcy like it's a disease infested rat.

Bankruptcy is humiliating and is listed as on of the top 5 emotionally devastating life experiences along with divorce and death of a loved one.

In other words... it ain't good for your health or your wealth.

Do everything you can to avoid this as an option to getting out of debt!

It's not only emotionally draining, it's also

- * **Expensive** - you have to hire a lawyer
- * It stays with you for years making it hard to get credit and jobs
- * **Bill collectors will continue to hassle you** (this comes as a shock to people)
- * Recent changes to bankruptcy law means you do NOT emerge with a 'clean slate' and you will still owe on certain debt like credit cards

Listen, if you're thinking about bankruptcy, you need to call my office now so I can talk you out of it. There is always a way out, you just need help to make it happen.

You might even be accepted for the fast way out of debt and not even know you had this available as an option!

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*The Fastest Easiest Way to
Get Out Of Debt AND Build REAL Wealth!*

**The 7 Easy Steps To A Stress Free Financial Future
Using The Un-Fair Economic Advantage System**

This system is why I've been called the *Middle Class Homeowner's Secret Weapon*.

As you'll notice in the enclosed insert *One Family's Success Story*, I've gotten families out-from under as much as \$97,627.59 of debt, and made it happen in as little as 10 days!

Here's how this works in a nutshell... first I get you out of debt. **FAST!** In less than 37 1/2 days (**I even guarantee it... in writing!**). Then I put extra cash in your pocket every month and help you to by building wealth using the same money making secrets of the richest Americans.

Now, here are the seven steps in more detail...

STEP #1: Current Coordinates - Just like planning your road trip, you need to know your current location, before your start your Economic journey.

This is a complete A to Z analysis of your income, expenses, credit, debt, assets, retirement, insurances, mortgage structure, cash flow management, asset protection, estate plan and taxes. No financial stone is left unturned, so we can reveal with pin-point precision where you are on the economic map. Once we know this, we can begin to plan for where you want to go.

STEP #2: Destiny By Design - This is where your future starts. Here is where you discover just what is possible for you and your family. And I'll bet you a box of New York's finest prime rib you'll hold back on what you really want, because for so long it has seemed out of reach to you.

This is where we find out **what are your needs, wants, and desires?** What is your vision for the future, and what do you really want for you and your family? How much fun and happiness can you image for your future?

After the divorce things got real hard financially. I was using my credit cards to cover my living expenses. My credit was shot and the collection companies wouldn't stop harassing me.

Finally I had enough when the mortgage company was threatening to foreclose on my house. I'm not a big religious man but started to ask for the Lord's intervention...

A week later my prayers were answered. I received a letter from Billy Alvaro explaining how he would be able to help me become debt free and save my home.

In just 36 days he eliminated my debts – saved me a total of \$829 dollars a month - and he got me out from that adjustable rate mortgage I was in.

He wasn't done there. Over the next year he helped clean up my credit and helped me with a financial plan... I am glad and thankful for his help – but only wish I would have met him sooner.

**Anthony Barbarise
Real-Estate
Appraiser**

Centereach, NY

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This is your destination point. The target. *Now we know where to aim our efforts.*

Now that we know where you are now financially and your goals, it's time to
ELIMINATE YOUR DEBT.

STEP #3: Debt Free By Design™ - This is where you see your high interest debt disappear. Fast!

* Credit Card Debts...	GONE!
* Car loans...	GONE!
* Boat loans...	GONE!
* Motorcycle loans...	GONE!
* Student loans....	GONE!
* Line of credit...	GONE!
* 401k Loan...	GONE!
* 2 nd Mortgage...	GONE!

Savings from \$211.21 to \$1967.67 Per month every month

I'll help you eliminate all these debts, and any others you have in less than 37 1/2 days. I'll even put that promise in writing for you. Plus, I'll get the bill collectors to stop calling and harassing you, and I'll even get you up to 2 full months with NO PAYMENTS on anything, *not even your mortgage!*

You'll have up to 60 glorious days of pure joy knowing your high interest debts have been eliminated, and you don't have to even think about paying a bill for the next sixty days. You'd like that wouldn't you? **For most folks that means an extra \$8,600 saved over the two months!**

STEP #4: Money Margin Max-i-Mizer™ - This is where I begin to work my magic on your cash flow. I'll find ways to put extra cash in your pocket each month that you can spend, invest, or stuff into a mattress if you are so inclined.

How much extra? Could be as much as \$1,467 a month. It will depend on your situation, but I can promise you **I'll put extra cash in your pocket AND show you how to use it to build wealth and a financially free future.**

I'll give you a tool that guides you with laser precision through the murky waters of your spending. It will point out the areas where you are literally flushing your hard earned cash down the toilet, and put a stop to it.

Then I'll guide you on how best to use this 'found money' you didn't even know you had. To put this money to best use in one of three ways to boost your wealth.

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STEP #5: The Un-Fair Asset Accelerator - This is where we will build the blueprint to your wealthy future. Using **seven of the most significant yet under-publicized wealth building secrets** of the richest Americans.

We will create an easy to follow step-by-step wealth building system using the principles rich people have used since America became the leading financial power of the world. And I'll guide you every step of the way so you'll know what we are doing and how much wealth you are creating by following the plan.

You'll see first hand how to:

- Pay off your home within 7-11 years -- saving you tens of thousands even hundreds of thousands in interest charges!
- Using a tool the late Albert Einstein called "*The most powerful wealth building tool known to man kind*" we'll chart out and prove to you in writing how much wealth you can and will accumulate when you follow my advice. **Some folks have realized over \$1,000,000 in additional money in their retirement accounts!**

Imagine 12 years from now having your home paid for free and clear... never again having to make another dreaded payment to the bank! Better yet - picture yourself, home paid for -- ZERO STRESS -- and a virtually guaranteed one million in the bank to retire on!

STEP #6: The Income Enhancer - We don't stop there. The next step is to *find the 'hidden money' in your current income streams* as well as your future income streams.

You probably never thought about it this way, but in your lifetime as an average American **you will have over \$2.25 Million dollars pass through your hands just from the money you earn by working.**

Think about that for a minute... you'll earn more than enough to BE a millionaire in your lifetime, and that doesn't include any investments, inheritance, or even a second income from your spouse.

The problem is, *you don't know how to keep most of what you earn.* That's where the Income Enhancer comes in.

There are 100% legal, moral, and ethical ways we can squeeze an additional 8% to 10% from your take home pay each and every month. Then we do the same for your spouse if they

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also work. **This can mean as much as \$7,336.40 extra cash for your family each year!**

This extra money, is then immediately applied to wealth plan. Little levers move big mountains, and this is just one more lever we will use to build your mountain of wealth.

Beat The 8 Biggest Threats To Your Financial Health

STEP #7: The Underlying Limitations Detector - This is where we look to make sure there aren't any hidden 'gotchas' holding you back and preventing you from implementing the Un-Fair Economic Advantage Plan right now.

Common problems that people think are 'deal-breakers' can be fixed, it just takes expert knowledge of the right way to do it. Once identified and evaluated, a surefire plan to break through the limitation is created and executed.

Some of the limitations we'll double and triple check for you are:

- **Bad credit**
- **Behind on payments**
- **Judgments against you**
- **Low scores**
- **Bankruptcy**
- **Incorrect credit**
- **Poor money management**
- **Inadequate life protection**
- **Little discretionary income**

Most people I work with are shocked that these aren't 'deal-breakers'. In 9 out of 10 cases they can be handled with a solid structure and some well placed phone calls to the appropriate decision makers.

My point... don't for a minute let any of these problems stop you from taking action. Bluntly, if you have one or more of these problems, it's even more reason why we should talk and that's why I'm offering you a

FREE Economic Problem Prevention Audit For ~~New York Homeowners Only!~~ Now offered

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Nationwide (A \$1,000 Value)

Why free? Because it's the single best way I've found to demonstrate how my Un-Fair Economic Advantage System can work for you and your family.

*Listen, I'd be lying if I said I can rescue someone from total financial meltdown, **because I can't.*** I'm damn good at what I do, but I don't have a magic wand. The reality is sometimes people have just dug a hole that's just too deep for my system to pull them out.

But for most homeowners I CAN help you. Most likely your debt and money problems are no where near as bad as you think. Not by a long shot. You just don't know what your options are, and that's why you need sound economic advice.

Here's an important fact you need to understand... all those people you owe money too, *they WANT to get paid.* You just need someone on your team who knows how to get them to listen and work with you.

Plus, there are legal means I can use to deal with debt collectors that will send them running with their tail between their legs. **And you will be amazed at how fast credit scores can be repaired, even after a bankruptcy.**

Listen, I'm confident my system can help you, but the fact is you'll never know until we spend an hour together going through the Economic Problem Prevention Audit.

And if you get accepted as one of my clients, you'll be out of debt before you can mark 37 1/2 days off your calendar. Plus I'll get you up to **TWO FULL MONTHS** of absolutely no payments, not even your mortgage.

Imagine how good it would feel to have all that stress gone from your daily life.

I'll become like your financial godfather, watching over you, passing on my knowledge and guiding you like you were my own family.

There's a lot of moving parts in this system, some simple... some complex... but you won't have to worry about any of them. I'll hold your hand every step of the way.

In fact, your time commitment will be very small. My staff and I will do all the heavy

If you're like me you've probably been burned by someone before, well when you work with Billy you will be pleasantly surprised.

He is one of the rare few that has integrity and high level of trust and respect for you.

He is a real expert who actually cares, and he won't blow smoke if you know what I'm saying.

If I were you reading this I would pick up the phone and call him. You have nothing to lose.

He's even the only person that I have found to actually GUARANTEE his services.

Mike & Kerri Trotta
Town
Employee/Day Care
Owner
Farmingville NY

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lifting so ***you can just kick back and relax for the first time in a long time, knowing that it's handled.***

21 Day Limited Time Offer

Since you've read this far it's a pretty safe bet that you are interested in discovering how the Un-Fair Economic Advantage can work for you.

So now it's time for you to take the next step, and fill out the Economic Evaluation signup form. And you'll need to do it soon... in the next 21 days.

I'm getting quite a lot of interest in this program, and I want to make sure **I only spend my time with those who are serious** about transforming your lifestyle of debt and worry into a life of wealth and happiness.

Experience has taught me if I just let people take their sweet time, I end up with a bunch of tire-kickers and looky-lews. So here's the deal... you have 21 days to fill out the form and request your FREE Economic Problem Prevention Audit.

If you haven't done it by then, your spot will go to someone else who's ready to get out of debt and **start on the road to financial freedom.** I've only got so much time in a day, and my time is valuable to me, so I'm only going to work with people who are ready to take action.

And *because of the time involved with each client, I only take on 8 new clients a month.* So even if you decide you want my help, you may still end up on a waiting list. My point... **don't wait, do it now.** You can always change your mind later.

This is your invitation to find out what it can be like for you and your family to end the cycle of living paycheck-to-paycheck, erase all your credit card debt, and finally grab your share of the American pie of wealth.

There is no cost and no obligation to you.

All you have to do is listen and discover what is possible. And I know your time is valuable too, so if you think I've wasted even a minute of it during the Audit,

I'll buy you and your family a steak dinner AND donate \$200 to a charity in your name.

The next step is simple and will only take 10 minutes of your time. And you have 4 easy ways you can fill out the forms and send them in:

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1. **FASTEST:** Fill out the form online at - www.SaveMonthly.com/firststep
2. **FASTER:** Call me toll-free at **1-888-208-6009 x 4711**. My assistant Pat will answer any questions you have, and ask you a few questions to better prepare us for our meeting.
3. **FAST:** Fill out the form included with this report and fax it to: **1-631-389-2606**
4. **Slow:** Fill out the enclosed Economic Audit Form and mail them to
The Billy Alvaro Group
1069 Main St. Suite 395
Holbrook, NY 11741

Within 24-48 business hours of receiving your first step to freedom request, we'll call or email you to schedule your free no cost no obligation – Economic Problem Prevention Audit specifically designed to assist middle class Americans go from debt and worry to a life of wealth and prosperity.

And if you desire you may be on their way from Middle Class to Millionaires

Do it now so you can get the next available time slot. You'll be glad you did.

Sincerely



Billy Alvaro
Americas Wealth Coach & Economic Advisor
Middle Americas Secret Weapon to debt relief and wealth creation

P.S. If you are in a bad situation with debt, taxes, and money, there's one thing that's a surefire truth... **hoping and praying it's going to change won't work**. You have to take the bull by the horns and **DO SOMETHING NOW**. And doing the same old thing won't help either, you'll only continue to get the same results.

I know it can hurt to hear the brutally honest truth, but I'd be doing you more harm than good by telling you any different. My job isn't to tell you nice things... my job is to save your butt from financial disaster, and then get you on the path to building wealth using every drop of knowledge and experience I've got.

I'm willing to do what it takes to literally work a financial miracle in your life, but I can't make

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you say yes. **This is your invitation to find out RISK-FREE exactly how I can help you and your family.** Now, it's time for you to choose.

P.P.S. Remember I GUARANTEE everything I do IN WRITING. So there is no risk to you other than an hour or so of your time. I've included a copy of my guarantee for you with this report.

And I know your time is valuable too, so I'll even guarantee that as well. If it turns out you don't qualify for my system, I'll buy you, your spouse, and all your kids the best steak dinner in your town.

P.P.P.S. Remember, I can't do this for just anybody, but I can do it for most middle class families who own a home. **The only way we can find out if I can accept you into the program is by us spending an hour together going through the Economic Problem Prevention Audit.**

You can either come in to my office or we can do it on the phone. Call my assistant Pat now to get started.

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Limited Time - Limited Availability Offer
(Only 8 Free Problem Prevention Audits Granted Each Month)

**Register Now for Your FREE Breakthrough
Economic Problem Prevention Audit
Only for New York State Homeowners
(A \$1,000 Dollar Value!)**

YES!

Billy, I accept your invitation for a FREE one hour Economic problem Prevention Audit.. I want to learn your powerful economic **secrets to get out of debt in 37 1/2 days and stay out of debt forever... clean up my credit** even if I've had a bankruptcy... legally use a little known middle class tax shelter to cut my taxes by thousands every year... pay off my car, boat, and motorcycle loans... **build a retirement plan worth at least \$1,000,000 dollars...** increase my take home pay without having to work extra hours... own my home free & clear in 7 to 11 years... and your many other potent Un-Fair Economic Advantage strategies.

I realize in this one hour you'll lay out for me and my family, exactly how fast you can get us out of debt, and how much money you'll save us each month by eliminating all our credit card and other consumer debt payments. Plus you'll show me just how fast we can pay off our home, how to pay for those dream vacations we've always wanted, and how to retire 'Middle Class Millionaires'!

I also realize I have no risk and I'm under no obligation to pay you even one thin dime for the Economic Problem Prevention Audit, even though you normally charge as much as \$1,000 dollars for an hour of your consulting time. And if I decide to hire you as my Economic Expert, it won't cost me any money out of my pocket.

On this totally risk-free basis, please reserve my spot for your Economic Problem Prevention Audit. I understand you'll be immediately be **sending me the pre-evaluation forms and information** so I can be fully ready for my appointed time.

Full Name _____ E-Mail _____

Street Address _____ City _____ State _____ ZIP _____

Home Phone ____ | ____ | _____ Cell Phone ____ | ____ | _____ Work Phone ____ | ____ | _____

ANNUAL INCOME (household) \$ _____ TOTAL CREDIT CARD DEBT \$ _____

TOTAL OTHER DEBT (student loans, auto loans, 401k loans) \$ _____

TOTAL VALUE CHECKING, SAVINGS, INVESTMENT ACCOUNTS \$ _____

VALUE OF HOME _____

WHEN PURCHASED/PRICE PAID _____

REASON FOR RESPONDING (what you hope to achieve in your Problem Prevention Audit – lower payments, improved credit, cash out, increase spendable-investable cash flow, pay off home 7-11 years, accumulate wealth etc.)

Please Fax or Mail Call Or Go Online –Fill out this Entire Form

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- 2. FAST: fax this form to me at: 631-389-2606**
- 3. FAST: Call me direct at 1-888-208-6009 x 4711 My assistant Pat will answer and ask you a few questions to better prepare us for our meeting**
- 4. SLOW: Fill out the forms and mail them in to me at this address:
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