



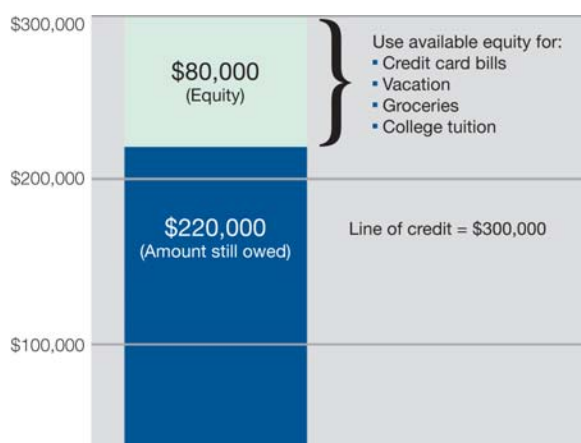
MACQUARIE MORTGAGES USA INC.

Cash flow strategies

Your Macquarie mortgage gives you the power to manage your cash, debt and equity, while still having easy access to your available credit. Use your Macquarie mortgage to reduce debt, build wealth and put your money to work so that you will pay less interest.

Maintain liquidity

There is real peace of mind with the Macquarie Asset Manager™. Because you can access the money repeatedly as needed without the costs of refinancing, your funds can be used to pay regular bills, get cash and consolidate debt. Plus, your available credit can be your safety net for other life events and unforeseen expenses like medical emergencies or job loss.



Reduce mortgage debt fast

You have the flexibility to apply funds to your outstanding principal balance at any time. And, every day that the outstanding principal balance is lower reduces the interest owed for that month. Why? Because interest payments are calculated based on the average daily balance of outstanding principal. Over time, this method for cash flow management will create thousands of dollars in interest savings and borrowers can pay off their mortgage years earlier than with a traditional mortgage loan.

Increase equity for hands-on retirement planning

A top retirement goal is finding a way to generate cash through 20 or 30 years of life without a pay check. Millions of homeowners hope they'll be able to come up with enough income so that, when paired with Social Security, they will be able to continue their pre-retirement lifestyles. That's how the equity level in your home can help. Establishing your Macquarie mortgage account now, while you have a steady income, and managing your cash to build equity, may afford you a huge resource for financial stability later in life.

Leverage the best: benefits of reward points or zero-percent offers

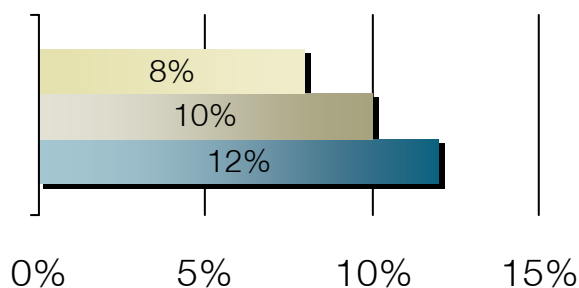
Some borrowers use a rewards-based credit card or zero-percent credit card to pay personal expenses throughout the month. Before any interest is incurred on these outstanding charges, they make full payment to the credit card from their Macquarie mortgage account.

This strategy adds two benefits:

- allows your money to 'rest' in the Macquarie mortgage account thereby maintaining a lower average daily balance for longer which results in a less interest due, plus
- you may earn reward points or other benefits from the credit card company.

Pay less interest

Many revolving credit cards or unsecured lines of credit carry higher interest rates than your Macquarie mortgage account. Eliminate this 'bad' debt by paying off the outstanding balances with your Macquarie Asset Manager account, and begin saving.



Macquarie vs. National Average Interest Rate for Personal Loan & Revolving Credit

Source: Bankrate.com



Cash flow strategies (cont.)

Consider tax deductible interest[^]

In most cases, a homeowner can deduct interest paid on a home equity line of credit up to \$100,000/year. Please consult your tax professional about your specific situation. We are not tax professionals, but we want our borrowers to actively manage their cash flow and make wise choices about the interest they pay.

[^]Macquarie Mortgages does not provide specific recommendations on tax or investment issues. Consult your tax advisor regarding the deductibility of interest expense and the ability to use home equity as a source of investment funding. Interest expense may not be deductible for all taxpayers.

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