



Created by M/DRP Marketing Services

MDRP Services Inc. | 253-833-7091

Your Money Working Smarter – Not Harder!



About M/DRP

M/DRP Marketing Service Inc. was founded with the commitment of providing our customers with the best possible solutions and services. As a Consumer Advocate company our vision is simple – put our customers first and exceed their expectations at every opportunity.. M/DRP MS has followed a proud tradition with humble beginnings from a proven concept to a national company saving homeowners tens of thousands of dollars across America. **The #1 reason MDRP Marketing Services and the “Lifestyle Equity Builder” program were created is to help families and homeowners eliminate their debt faster instead of needlessly throwing their money away to lenders if they don't have to.** For the past 4 years MDRP Advisors have helped thousands of clients improve their lives and set on a path to living debt free for life. *Our clients seek to save a minimum of \$100,000 on their mortgage and other debts and pay off their home in one third the time with our program...* We are not lenders and do not issue loans. We provide a comprehensive program to accelerate and eliminate ALL your debt faster and maximize savings.

M/DRP Career Opportunities

MDRP Marketing Services Inc. is rapidly growing with associates in 14 states providing clients with the one on one assistance families can rely on to maximize their success.

America's Mortgage Crisis & Debt Dilemma

There is a paradigm shift in the financial industry. (Before you invest – get out of debt, including your home). National consumer advocates like *Robert Kiyosaki & Suzie Orman* have echoed getting out of debt for years. Between 1992 and 2004, outstanding household debt more than doubled to \$10 trillion. It's now over \$11 trillion dollars! Stop and think about it for a moment — did you do anything today that didn't involve money? Driving, Internet access, cell phone use, heating and cooling your home, shopping... the list is endless.

Everything in our lives evolves around money! We have been taught by society that instant gratification is available. America loves the charge card. The average family owes \$9,500 on credit cards. Debt has become part of our lives. We are inundated with offers of credit, by mail, phone, emails, television, radio... nearly every form of media, everywhere we go. The mortgage industry has also taken a recent down turn which affects everyone. Debt robs you of your ability to make choices! **Lifestyle Equity Builder** was developed to help our clients save time and money already contracted to pay lenders.

"I didn't think it was possible to ever get out of debt, but after working with MDRP Advisors, I now have a successful plan and will be debt free including my mortgage in 7.3 years." — J. Nealson (Atlanta, GA,)



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The Lifestyle Equity Builder

MDRP Associates provide the **ONLY** service for homeowners that is proven to drastically maximize and reduce the time to pay off a mortgage, eliminate debt, increase monthly cashflow and build wealth faster. Only MDRP Associates provide the *Lifestyle Equity Builder* and one-on-one confidential consultation and assessment, and a personal financial software program for your computer with online and home office support to our clients. MDRP Associates will help you take control of your finances, maximize your savings and create the freedom to live the life you want - debt free!

Previously Featured in FTE Magazine- Olympia, WA.

"In the past 12 months the Lifestyle Equity Builder Program has set families on course to receiving benefits of over \$100 million dollars using money they already have by applying it in a New Way of Thinking."



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What Sets us Apart in the Industry?

The **"Lifestyle Equity Builder"** system combines a powerful computer-based software program with lifetime consulting and support to help you maximize your savings. We guarantee our program will work for you provided you qualify and your income is greater than your expenses. Educating clients is our cornerstone to your success. We have taken over 35 years of experience in commercial real estate, financial planning and debt consolidation/elimination and created a proven product and service that will dramatically reduce the time to pay off your mortgage, eliminate debt, significantly increase cash flow, and accumulate wealth.

Principals

Richard L. Harter, CPM, CSM, CRES

President/CEO and Founder, MDRP Marketing Services, Inc.



Richard L. Harter, CPM, CSM, CRES, President/CEO and founder of MDRP Marketing Services, Inc., has an extensive background in the production of financial analysis for major corporations, start-up companies, and real estate projects in the area of development and management. Mr. Harter the architect of the **Lifestyle Equity Builder** has now brought the decision matrix and reporting systems from corporate America and made them available to families on a level which has never been available before.

Richard developed his skills with computers and financial analysis starting with the time when personal PCs hit the market with the simplest of programs. His skill to develop programs that will allow clients to look at many options and their result took him all the way to

Vice President of Administration for Balcor American Express, the leading syndication company in the United States. He was brought to Balcor from Fox and Carskadon Financial Corporation where he spent 11 years developing budgeting and management systems. The number one syndicate in the nation, Balcor American Express recruited Richard from Fox to give them the budgeting and management expertise they needed for their tremendous portfolio of commercial properties.

Following this corporate stint, Richard went out on his own in 1986 and formed The Harter Group, providing financial analysis, due diligence, lease negotiations and management services to major legal firms, real estate developers and major tenants, saving them thousands of dollars and increasing their profit line. For a number of years, Richard taught real estate management and budgeting on the college level in the Seattle market. Through his teaching, many students became key players in major corporations.

In 1996, Richard added in financial services, becoming fully licensed to serve the financial needs of families by working through World Group Securities which lead him into the development of several products that services the needs of families in a way that will save them money and provide additional benefits.

The premier product developed has become known as the most comprehensive financial management tool for families in the United States. **MDRP Lifestyle Equity Builder's S.M.A.R.T. System** looks at all aspects of building equity through the elimination of ALL debt and saving of interest with a full budgeting system, chart of accounts and variance reporting capability that helps families stay on track.



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Principals

Bud King

Vice President, MDRP Marketing Services, Inc.



Bud King has been in the financial planning industry for over 27 years and spent the last 5 years consulting with families on ways to reduce and eliminate their consumer debts, with the M/DRP system. Bud has been responsible for developing, implementing, marketing and recruiting for several financial services companies.

Bud spent 8 years with World Marketing Alliance, which is an international financial services corporation, where he refined many of his skills as a senior financial advisor and quickly became one of their branch managers. When the company sold out to Aegon Inc., he moved to the new company World Financial Group. He was one of the first branch managers for the new company in Washington State. While with both companies, Bud was responsible for recruiting and training professionals in the fields of insurance, securities, mortgages, and debt management.

Bud was also a Branch Manager for WMA Securities, World Group Securities, and Ameritas Investment Group.

He has been a branch manager for several mortgage brokers and banks. A+ Mortgage operations center in Tukwila WA., and Community Lending Bank of Morgan Hill CA. Just to name a few.

His expertise is sought by financial institutions in western Washington as a management consultant and to help establish and train networks of loan officers. Bud started in 1978 recruiting and training new sales and marketing people. As a company top performer, he was responsible for managing a network of over 400 agents covering a 16 state region.

Prior to a career in the financial services industry, Bud was in the Auto industry as a trainer, manager, and dealership owner.

Since 1992, Bud has been teaching families how to get out of debt and create wealth. In 1998 he started his own company Alert Enterprises Inc. to further that ambition. His goal was to help families get out of debt and take control of their finances.

It has always been a passion of his to help families get out of debt and create wealth for their families. Bud believes that if families learn how to manage their income better, they can be not only debt free, but create wealth at the same time and he is showing families exactly how to do that. His life mission is to help people reach their full potential, both personally and financially. He is fulfilling this mission by being part of M/DRP Marketing Services, Inc. We are truly helping families learn how to use their finances to their full potential, saving them thousands in interest that they don't have to pay to others.

We are here to help you succeed in your financial future – to be Debt Free!



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Your Money Working
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Lifestyle Equity Builder Program

Creating wealth and financial freedom through our unique mortgage and debt reduction program

We all dream of financial freedom... But now you can achieve it sooner than you ever thought possible.

Financial freedom is something everyone dreams of... But it doesn't always mean earning more. Sometimes, financial freedom can mean simply making better use of the cashflow you already have.

Do you dream of one day being debt free? No more credit card payments, mortgage payments, car payments or personal loan payments? This IS possible, and it can happen sooner than you think.

What if you found a way to become debt free, and even financially free, in just a few years — without earning ANY extra cash? Leveraging your existing assets and income to create the lifestyle you desire, without having to worry? You CAN have this — and we can help.

We are MDRP Advisors, and we are in the business of creating financial security. We help our clients to achieve a debt free lifestyle, with increased cashflow and a savings safety net or nest egg — all without changing your current spending habits and no increase in income required. More than 85% of our clients will not have to refinance their homes!

Why M/DRP Advisors?

It's called the ***Lifestyle Equity Builder*** - **S.M.A.R.T.** advantage, offered exclusively by MDRP Marketing Services Inc. associates. The program provides you with...

- The MDRP system helps families take control of their budget and finances.
- MDRP Advisors have earned the reputation for delivering a quality product and service at a competitive price.
- The MDRP Lifestyle Equity Builder System is powerful and can effectively manage multiple loans, your investments and more.
- For "**Investors**" it is a powerful system that can manage up to 16 loans or investment properties simultaneously at no additional cost for the program.
- The MDRP program is customizable, unique to each family and designed to fit our clients, not have the clients fit our program.

We help educate families and individuals across American in three ways:

- **Increasing Cashflow**
- **Managing and Eliminating ALL Debt including your Mortgage**
- **Creating an Emergency Fund**

...all without changing your current lifestyle and with minimal out-of-pocket expense.

Contact MDRP Services to receive your free analysis today to learn the month and year you could be completely debt free including your mortgage and see the substantial savings you could receive using the "***Lifestyle Equity Builder***" program.



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Case Studies from clients using the system for 3 years

Mortgage / Dept Reduction Plan

**Years Saved = 26.2 - Interest Saved = \$95,721
Principle Benefit = \$89,160
Total Benefit = \$184,882**

Susan & J.P.



When J.P. and Susan joined the program, they had 30 years left on their consumer debt, including a first and second mortgage. By implementing the plan, they saved 26.2 years and \$95,721.00 in interest. They also no longer had to pay principal payments so they had an additional benefit of \$89,160.00 for a total benefit savings of \$184,882.

No Lifestyle Change for Families

**Years Saved = 20.2 - Interest Saved = \$267,073
Principle Benefit = \$303,931
Total Benefit = \$571,004**

Kim & Billy



Kim and Billy also found significant savings in time and interest without changing their lifestyle. They were excited because we set up their program to pay off their car payments, student loans and other debts in three years with just the mortgage left. Their additional principal cashflow savings was a huge \$303,931 for a total benefits package of \$571,004 on future payments they were contracted to pay. They no longer have to make those payments. Billy achieved his major goal of being able to pay off his mortgage within 10 years, and his biggest bonus was not just his mortgage, but we also showed him how to completely pay off his other consumer debt in the process.

A New Way of Thinking

**Years Saved = 20.5 - Interest Saved = \$488,454
Principle Benefit = \$549,342
Total Benefit = \$1,037,796**

Carole & Geary



Even more dramatic, Geary and Carole late in life had to start all over again. They wanted to get all their debt paid off in 10 years and have sufficient funds to retire. They make a good living, but had big bills and a lot of debt.

Look at the results — they will be able to send their daughter to college and pay off their debts in a little over nine years, reaching their goal to have all debt paid off in 10 years. Their additional goal was to have investment funds set aside for retirement, and they will be able to realize sufficient dollars invested to have a \$300,000 income stream at retirement.



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