



# College Planning Association

To whom it may concern:

Dear Jack,

I just wanted to share my enthusiasm with you on the innovative loan product *Home Ownership Accelerator* that you spent time going over with me.

As you know, planning and paying for college is a tremendous challenge for families these days. It is becoming more difficult for families to navigate their way through all the financial pressures to successfully arrive at a place where college is not a heavy burden on their retirement accounts.

We at College Planning Association share your passion for helping families achieve their dreams of having their children successfully obtain a higher education. The *Home Ownership Accelerator* mortgage is an innovative way for families to pay their homes off years earlier and pay far less interest over the life of the loan. I think it is a great idea to eliminating a mortgage as early as possible to help families get through the college funding years with far less impact on their retirement, especially if they have no mortgage payments at that critical time.

Your product should have a positive impact for families across the nation. When properly used, I can fully endorse this product as an important piece of achieving financial success for our many member families who are part of the College Planning Association.

Congratulations on your vision at CMG on your "Game Changing" loan product. Keep up the great work!

Sincerely,

A handwritten signature in black ink, appearing to read "Edward Schraam".

Edward Schraam

President and Founder

College Planning Association