

**RE: Debt Free, including mortgages, in 8 to 10 years**

Liability Management is a new financial service, much like tax management, asset management and risk management. Its focus is rapid and efficient debt reduction.

Liability Management is not: Debt Consolidation or Credit Counseling – both of which can harm an individual's credit rating. By taking a professional approach to the liability side of the financial statement and treating it as a portfolio that demands management, all creditor obligations – including mortgages – can be consistently eliminated in 8 to 10 years without increasing payments or compromising credit standings.

Our clients are commonly two income families with earnings between \$80,000 and \$180,000. Our program has major endorsements from key organizations like the teachers union, the police, fire fighters, paramedics unions, U.S. Treasury workers, U.S. Postal workers and other. A number of major businesses have incorporated our services into their employee benefit packages. There is no out of pocket cost for our service. Our fees are based on a percentage of interest saved. The only out-of-pocket expense to our clients is an appraisal fee, if one should become necessary.

Liability Management was pioneered by Gulfstream Financial, LLC, which has over 10 year of experience and thousands of satisfied customers. Their proprietary package of: payment allocation software, private banking and debt restructuring specialists have allowed their customers to payoff millions of dollars in debt years ahead of schedule. Best of all, eliminating the mortgage, saves thousands of dollars in interest costs and allows clients to implement a meaningful retirement plan.

We are Gulfstream Financial's appointed representative in this local. If you have any questions about this unique program or our other financial services, please call me at 800-xxx-xxx or visit our website at [www.YourWebsite.com/DebtFree](http://www.YourWebsite.com/DebtFree)

Sincerely,

Your Name & Designations