**[xxx] End To Death and Taxes? (Email #6)**

{FIRST NAME},

Have you ever heard about “Death and Taxes”?

Some say that’s all you can rely on in life…

But what if, some property related taxes were optional in your state?

In a moment I’ll give you my 100% legal “secret” tip that might save you a bunch of your hard earned dollars in tax… IF done the *right* way.

But first, let me ask you…

Do you know when to refinance?

This far, we spoke of a better rate and getting cash out (and mentioned some obscure options) but what about the other “stuff”.

Like Mortgage Insurance…

As you probably already know a mortgage (and insurance) is all about risk, so when they think the risk is high you need mortgage insurance. In other words, they need it but you have to pay for it…

Yeah I know, doesn’t sound fair at all…

But here’s the cool part, with your new Credit Score, new DTI (see P.S. below) and new Assets (equity, we’ll cover that tomorrow) you might not need it any more…

Wouldn’t that be nice?

And tell you what, saving $200 a month on insurance payments could mean a lovely Italian meal for two, every week.

Or maybe even a lovely vacation every few months.

So, give me a call and see if you can stop paying for insurance you just don’t need anymore **{SCHEDULING TOOL}**, it’ll only take you like 15 minutes.

Cheers,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

I promised to cover DTI, so let’s talk about that, before I go…

\*The two ends were: Front End and Back End ratios… by the way ;)

So, DTI is **Debt To Income ratio** or it is a ratio of how much you earn, and how much you are spending.

Simply put… \*\*Bills / Income = DTI Ratio\*\*

**Front End Ratio** is calculated like this:

New Mortgage (PITI or Principal, Interest, Taxes and Insurance) / Income

**Back End Ratio** is calculated like this:

[Bills + New Mortgage (PITI or Principal, Interest, Taxes and Insurance)] / Income

But you must check the end result yourself…

Why?

***Here’s a tip:*** Usually your mobile phone bills, health insurance, auto insurance, and electric bills do not report on your credit. So while you may get approved… you might actually feel downright uncomfortable repaying the new loan.

Tomorrow I’ll cover the third of the “Four Cs” or Capital (Assets and Down Payment).