**[xxx] How’s Your Arm? (Email #8)**

Hi {FIRST NAME},

Do you like secrets?

Banks do... do you wanna know one of their biggest secrets?

Let me ask you... how long do you plan to stay in your current property?

Why is this important?

Well, because if you know that you will move in just a few years you have a few unusual options.

Options that could save you a TON of money in interest…

And the truth be told banks won’t give ‘em to you! They want your money… full stop.

I on the other hand am in this to help folks like you, so… I’ll do my best to give you the advantage others go without.

I call it the “ARM Tactic”. It takes up a whole email… so I’ll send it to you tomorrow or you can call me and I’ll give it to you right away.

Hint: it has something to do with taking advantage of their 0% interest period ;)

Speak soon,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

So… PITI.

What does it stand for exactly and what do you have to pay particular action to?

Let’s see, the first “P” stands for Principal.

And Principal is the actual money you get towards your home.

So (P)Principal the money you borrow without the (I) Interest, (T) Tax and (I) Insurance.

Now, I’ll give you more details on each of these soon but, for now the one to watch is the Interest.

Especially if you have an Adjustable Rate Mortgage, that you are not sure will benefit you.

Remember, a small change of a percent can literally be the value of your entire Principal loan over the span of it’s lifetime.

Same goes for insurance, but there are ways around that. More on that later…