**[xxx] The Super Secret Technique (Email #3)**

Hey {name},

Where did we leave off our chat yesterday?

Ahh, yes the *Super Secret Photo Technique*…

I’ll get to that in moment, but first I want to touch on some important points to consider when looking at the mortgage itself.

Did you get the budgeting app from yesterday’s email?

(<https://www.youneedabudget.com/>)

Get it so you know where you're at.

A story I’d like to use to illustrate why it’s really important to get this straight comes from my dear friends Dave and Suzanne.

Dave and his wife bought their new home in 2005 with an Adjustable Rate Mortgage (ARM).

For the next 9 months all was going well until…

Suzanne lost her job.

Because their budget was stretched as it was and their savings were negligible, they got behind on the mortgage repayments.

As if that was not stressful enough… their credit took a big hit because if it.

When their ARM got adjusted, the payment hiked from $900 up to a whopping $1,800!

Several things had happened there.

First of all, they had not really understood the principle of ARM…

More on that in a bit.

Secondly, they each had a very lavish lifestyle, other loan payments and were already working 60-70 hours/week.

Budget was never even considered.

Hey there’s nothing wrong with living life to the fullest, or working very long days to cover the bills.

It only becomes a problem if you break the pattern.

Or if something happens…

You can’t know what might happen but you must be prepared for when it does.

Here is a great article on a budgeting technique that Dave and Suzanne could have used to not get behind on their payments in the first place. (<https://www.learnvest.com/knowledge-center/your-ultimate-budget-guideline-the-502030-rule/>)

Before I go any further I’ll reveal my secret technique to getting those photos.

Here goes:

The ***SUPER SECRET PHOTO TECHNIQUE***

1. Contact your local universities and colleges.
2. Ask to speak to someone in the media and communications department. The name might differ from state to state but if you ask for people who do photographic arts you will be passed on to the right department (of suggested a different university)
3. Offer an “opportunity” to do a paid field trip (your house obviously), and say that maybe you can help each other out that way.

Simple, right?

Since they are studying this stuff that will come well equipped with great gear and will be interested in shooting the best photos they can.

With this looks like I have run out of email space…

Tomorrow I’ll return to Dave and Suzanne’s story, and share how they sorted it out.

The solution is simpler than you might think…

Anyhow…

Best of luck getting those photos let me know how it goes!

Cheers,

**{EMAIL SIGNATURE GOES HERE}**

P.S.

Did I promise a technique? Ok you'll get it, by the way, if you’re curious about Dave and Suzanne’s story get in touch here: ***{INSERT SCHEDULING TOOL HERE}.***

And the technique is VIDEO. Yup same method…

Just put it up on YouTube and add the link to your listing.