

# Todd Ballenger

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## About Todd

Todd has 25 years experience in the financial services industry as a licensed securities, insurance, real estate, and mortgage lending professional.

Todd founded three companies; Capital Savings Co, Inc., Advantage Capital Mortgage, USA, and PlanMax Financial. These three companies closed over \$2 billion dollars in residential and commercial loans before being rolled into a NASDAQ IPO as part of mortgage.com in 1999.

Todd is an industry pioneer in the area of capital market and credit market convergence, and has published courses on lending and equity management currently approved for Realtors, Appraisers, Builders and Lenders in over 36 states.

Todd was a two-time Inc. 500 winner, a three time KPMG Fast 50 winner, and the 1998 NC Mortgage Lender of the year. Todd was awarded the 2003 '40 Under 40' award by the Triangle Business Journal in NC as one of the top 40 state leaders. Todd has a business degree from the University of North Carolina.

Todd has published white papers, including Crossing The Balance Sheet™, The Secret Guide to Credit Scoring™, The Managed Mortgage™. He is a columnist for Registered Rep magazine, and author of Borrow Smart Retire Rich. As the Senior Vice President of Vantage Production, LLC, Todd leads sales and development strategy for over 1,000 financial institutions. As Founder and CEO of KendallTodd, Inc., Todd provides customized strategy, training, content and tools to leading financial advisory firms seeking to maximize their liabilities under management.

Todd created the national CLA (Certified Liability Advisor) designation for the financial services industry, as an online 38 hour elearning course. His new Lendtelligent™ platform is the first Point-of-Sale solution designed exclusively to connect the financial advisor and consumer with a third party call center. His Borrow Smart Conversation™ system has been used by over 10,000 loan officers and financial advisors since 2000.



## Speaking / Workshops Include

- ▯ Safety - Wealth in the house compared to other investments, key threats of depreciation, foreclosure, lawsuit
  - ▯ Liquidity - Accessing wealth in the house, when, how long, how much, threats to access wealth
  - ▯ Return - Calculating the return on the primary residence on a net after tax basis
  - ▯ EPR - Mortgage Arbitrage - using spread between borrowing and investing to build wealth for the wealthy
  - ▯ Taxes - Tax impact of selling, buying and refinancing a house for high net worth individuals
  - ▯ Leverage - Impact of leverage on residential and commercial real estate returns as part of portfolio management
  - ▯ Diversification - Impact of the house as a bond, asset allocation, and calculating the impact to portfolio returns
  - ▯ Depreciation - Analyzing the impact of depreciation on real estate net worth and payment streams
  - ▯ 15 vs 30 vs IO vs ARM - To prepay debt or build wealth - which is better and why?
  - ▯ 7 Steps - 7 steps to integrate borrowing into the financial planning process and the annual review
  - ▯ Estate Planning - Rolling out equity to provide higher estate transfers at death through life insurance
  - ▯ 401-k Rollout - Using Interest Only mortgages to fund Roth IRA and other conversions
  - ▯ Charitable Giving - How to maximize giving using wealth in the house
  - ▯ Investment Properties - How investment properties influence wealth creation (tax impact, depreciation, cash flow, estate basis)
  - ▯ Mortgage Acceleration - When and how to repay a mortgage (bi-weekly, HELOC hedge, 15 year fixed, etc.)
  - ▯ Second Homes - 401(k)ondo, and other ideas that combine wealth through real estate with quality of life in retirement
  - ▯ Trading Down - Selling the house to transfer wealth into managed accounts and increase success in retirement
  - ▯ Trading Up - Buying a larger house without increasing cost (using appreciation and tax benefits in the net cost analysis)
  - ▯ Manage Liabilities into Assets - How to capture Realtor referrals for high net worth clients seeking to buy or sell real estate
  - ▯ 3 Sided Balance Sheet - Helping advisors see the role they play in managing TOTAL CLIENT WEALTH
  - ▯ Sale - Lease Back - How selling the house to your children prior to retirement can increase retirement income
  - ▯ Home Stretch - Why boomers should minimize mortgage repayment between the ages of 55 and 65
  - ▯ House Bank - How and why the house with no mortgage is the perfect family bank
  - ▯ College on the House - Strategies for using the house to provide low cost financing for college
  - ▯ Forward then Reverse - How high net wealth clients can benefit from using a Reverse Mortgage in retirement
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