

Todd Ballenger

tel 919.309.9078 | toddb@kendalltodd.com
2507 Falls Drive | Chapel Hill, NC 27514
borrowsmartretirerich.com | manageliabilities.com

About Todd

Todd has 15 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. His current company, KendallTodd, provides the nations leading tools, content, and training to the nation's top financial institutions, advisors, and their clients.



Todd is considered 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 40 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 young 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. He speaks regularly at national sales events for financial advisors and lenders who want to maximize wealth through smart borrowing.

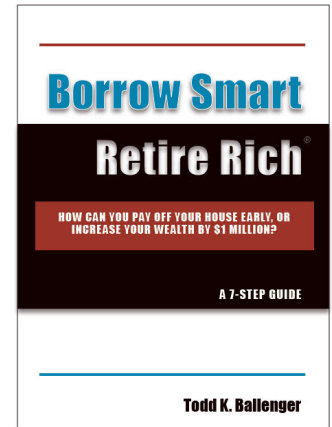
Todd created two designations for the mortgage and financial services industry – Certified Mortgage Planner and Certified Liability Advisor. These designations require a two day intensive study at the Borrow Smart University in NC. Thorough his unique approach to education, Todd hopes to educate Americans on how they can learn to Borrow Smart and Retire Rich.

HOW CAN YOU PAY OFF YOUR HOUSE EARLY, OR INCREASE YOUR WEALTH BY \$1 MILLION?



The Situation:

Between 2001 and 2004 the average U.S. stock portfolio dropped 34%, while the average U.S. House value increased 21%. This dramatic shift moved wealth from the more traditionally managed world of stocks and mutual funds to the less understood world of house equity. Currently, more than 67% of Americans have more wealth in their house than all their other investments combined. The wealth now located in the house has created a new paradigm for the old 'location, location, location', as consumers are now faced with the daunting decision of whether to leave the wealth inside the house, or utilize it for present or future needs. This decision involves both the investing (capital market) and lending (credit market) industries, further driving the convergence of banking and financial services. If the consumer can learn to Borrow Smart, they can indeed Retire Rich.



Possible Show – Story Ideas:

- Why the new 'location, location, location' is about house equity.
- Launch of book. Launch of consumer web site.
- How new loan products disguise the actual cost of borrowing.
- How to quickly determine when borrowing makes sense.
- Protecting from appreciation, depreciation, foreclosure and lawsuit.
- Accessing house wealth - selling, forward / reverse borrowing.
- The two types of borrowers.
- The changing view of the American consumer.
- Unique loan products from the UK, Australia, and Canada.
- How borrowing (and not borrowing) impact wealth creation.
- When to prepay a mortgage, and how?
- How to minimize taxes when you are selling your house.
- 7 Steps to Borrow Smart and Retire Rich.
- [many others on the back of the About Todd flyer]



Additional News Story Ideas (Finance - Real Estate - Lending)

- Safety - wealth in the house compared to other investments, key threats: appreciation, depreciation, foreclosure, lawsuit
- Liquidity - accessing wealth in the house, when, how, key obstacles: character, capacity, collateral and credit
- Return - calculating the return on the primary residence on a net after tax basis / the mythology of the 0% Return
- EPR - Mortgage Arbitrage - using spread between borrowing and investing to build wealth
- Taxes - Tax impact of selling, buying or refinancing a house
- Leverage - Impact of leverage on residential and commercial real estate returns
- Diversification - Impact of the house as a bond, asset allocation, and calculating the impact to the portfolio
- Depreciation - analyzing the impact of depreciation on real estate net worth and payment streams
- 15 vs 30 vs IO - the old argument of this classic battle product battle with a new entrant - 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 - why leaving cash is better than leaving a house, and 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 quickly 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)
- Seminar Selling - how to capture the attention of the real estate wealth boomers through Equity Management Seminars
- Forward then Reverse - how forward and reverse mortgages provide different roles in the borrowing needs of the Senior
- 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