



# **The New Mortgage Investment Advisor: Structuring Your Mortgage to Work as a Financial Planning Tool**

*Peter D. Mitchell, James D. Pidd*

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With the Baby Boom generation on the cusp of retirement and younger Americans increasingly worrying about the future viability of social security, the issue of retirement planning is prominent in the collective consciousness of Americans. Unfortunately, some Americans have stuck their heads in the sand and simply assume that the future will take care of itself. Perhaps more tragic, according to authors Pete Mitchell and Jim Pidd, many Americans are actively trying to prepare for retirement but they are missing out on a dynamic wealth building opportunity that is resting at their financial feet. In their new book *The New Mortgage Investment Advisor* Mitchell and Pidd tackle the conventional wisdom regarding how Americans view their home mortgage and turn that wisdom on its head. Examining the historical, social, and psychological motivations for why Americans aggressively pay down their home mortgages, the authors demonstrate the serious financial impact that this traditional financial strategy has on accumulating wealth. With in-depth analysis to serve the financial professional, yet practical enough to stimulate and provide clarity to the financial layman, the authors address key issues such as: How mortgages can be structured to maximize income tax deductions. The financial viability of interest only, Traditional Option ARM, and Secured Option ARM loans. Arbitrage and the powerful savings techniques that can generate tremendous wealth without any additional investment capital than what you are already using. How accumulating equity in one's home is NOT an investment. How to unlock the investment potential of trapped home equity. Preparing one's retirement nest egg to avoid or minimize tax liability upon withdrawal or inheritance. Why traditional 401k and IRA investments may leave you tens of thousands of dollars short of your expectations when it comes time to retire and withdraw funds, and much more. Whether you are a Baby Boomer with retirement looming, a younger American with decades still to prepare for retirement, or a financial professional looking for new and improved ways to better serve your client's retirement needs, *The New Mortgage Investment Advisor* can provide strategies to help make the golden years of retirement truly golden.

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