

the WILLIAMS group

MORTGAGE PLANNERS & FINANCIAL EDUCATORS

Kyle Williams CLATM, RFC®, CMPS™

Kyle has been in the financial services and real estate industries since graduating from UNC Chapel Hill in 2002 with a BA in Economics and Management. He has since founded four companies, which include Eastern Omni, LLC, Capital Equity Management, Meridian Foster, Inc., and the North Carolina Institute of Education. Kyle is a NCREC approved instructor for Realtor® continuing education, and is approved nationally to facilitate workshops for Certified Financial Planners®, Insurance Agents, Certified Public Accountants®, and Mortgage Lenders for their continuing education requirements.



Considered an industry expert in the area of capital market and credit market convergence, Kyle was the first in North Carolina to earn the credentials of Certified Mortgage Planning Specialist™. He has also earned the advanced designations of Registered Financial Consultant®, Certified Liability Advisor®, Certified Mortgage Advisor™, and is currently participating in the Certified Financial Planner® curriculum. He takes a lot of pride in teaching advisors and other professionals how to provide concepts, strategies and transformational dialogue to their clients and thrives to be a leader amongst his peers in areas of personal and professional development and education.

Kyle was recently chosen as one of 40 top advisors (both asset and liability) from around the country to participate in the inaugural ground-breaking Mentor Program by Kendall Todd. In September of 2007, this unique group of industry transformers founded the National Institute of Financial Education®, a 501c3 non-profit dedicated to unbiased consumer education. Kyle is also engaged in Dan Sullivan's world renowned entrepreneurial coaching organization, The Strategic Coach®, which meets quarterly in Chicago, Atlanta and Toronto.



Speaking Topics & Workshops

the Foundations

- Borrow Smart, Retire Rich® - *How borrowing affects wealth and a 7-step strategy that will transform your largest fear into your largest opportunity.*
- The Credit Game - *Understanding the new FICO model, the factors that determine your score and what you can do to keep it high.*
- The 4-Step Cash Flow System - *4 simple steps to create financial peace of mind.*
- Fiscal Literacy Series (Part I)- *Covering inflation, arbitrage, EPR™, real estate and taxes, and the FED*
- Wealth Basics - *The Rule of 72, Personal Balance Sheet & Pay Yourself First.*
- Forward, Then Reverse – *How forward and reverse mortgages provide different roles to the borrowing needs of Seniors*
- College Planning - *Covering 529 Plans, student loans & financial aid.*

the Masters

- Creating Wealth through Real Estate Investing - *Investment Property Taxation, Depreciation & 1031 Exchanges.*
- Fiscal Literacy Series (Part II) - *Covering Estate Planning basics, Gift Tax and Trusts.*
- The Affluent Thinker™: Advanced Wealth Strategies - *Your FIN (Financial Independence Number), W4 Modification to increase cash-flow, the “true” mortgage deductibility limit and much, much more.*

Other topics of interest:

EPR™ - Mortgage Arbitrage - using spread between borrowing and investing to build wealth

The 7 Steps - 7 strategies to integrate borrowing into the financial planning process and the annual review

Mortgage Acceleration - When and How to quickly repay a mortgage (bi-weekly, HELOC hedge, 15 year fixed, etc.) and an overview of the Australian and European Mortgages

401(k) Rollout - using Interest Only mortgages to fund Roth IRA and other conversions

Second Homes & the 401(k) Condo - 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)

Home Stretch - why boomers should minimize mortgage repayment between the ages of 55 and 65

Lifestyle, LLC - how to buy a luxury property with multiple parties and enjoy the benefits of a \$1M+ house while only paying 10% of the total cost.

House Bank - setting up a HELOC to create your own borrowing solutions for cars, autos, college funding.

IRR Amplifier - using leverage and borrowing and how it impacts the IRR on house appreciation

Mortgage 2-Step - how consumer can create additional wealth by selling properties every 2+ years and doing tax free exchanges

The Schedule vs. Interest Only - 15 / 20 / 30 / 40 Amortization or Interest Only - what is the impact of early prepayment versus investing over time and loss of liquidity and cash flow when committing to higher payments

Tenants in Common - considering different real estate distribution strategies for investment properties, including TIC, LLC, trusts, etc.

These workshops & speaking topics can be booked individually or in groups, and can be customized for your specific need. Borrow Smart Retire Rich is available in a 1.5 hour version, or a 4 hour version approved for Professional Continuing Education for Certified Public Accountants®, Certified Financial Planners®, Insurance Agents and Realtors®. All workshops and materials are created by the National Institute of Financial Education and The Williams Group, and may not be duplicated or used in any way without written permission.