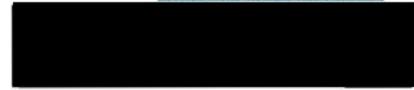


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Ca'Ter Web and Marketing Services



April 2, 2020

Honorable Alcee Hastings
Member of Congress
5701 NW 88th Ave, Suite 200
Tamarac, FL 33321

Re: Mortgage Presentation – 03/19/2012

Dear Congressman Hastings:

Please permit me to bring this back to your attention. On March 19, 2012, I contacted Mr. Art Kennedy to present a conceptual mortgage program; known as the "Retirement Mortgage". Thereafter, Mr. Kennedy connected me with Mr. Franklin Johnson, whom I emailed a mortgage presentation titled: "Home, Savings and Retirement Mortgage – Securing the American Dream" on May 29, 2012.

After speaking with Mr. Johnson, I continued to research an implementation/integration process, even filing a Provisional Business Method Patent. Most importantly, during that time were two (2) key meetings:

1. With a nurturing push from Toni Mobley, I met with the late Commissioner Carlton Moore, who suggested me to implement it as an insurance plan.
2. In addition, I met with Mr. Charles W. Dowd – Vice President, Manager P&BB of RBC Bank, whom I initially spoke to about the idea as he assisted me in opening an account a few days prior to the official meeting. It was during that meeting somethings came together; as far as implementing it into the current mortgage structure. We even touched on how this plan could help those American's through tough situations, such as job loss. After hearing it again, he was so excited and confident of a way to implement it, he drew a flowchart in that meeting. Also, in attendance was Doug Forde, a close friend of Mr. Dowd.

My reason for bringing this back to your attention is because time has passed, and the current events revolving around COVID-19; looks identical to a case scenario that was mentioned in the meeting regarding (God forbid) job loss.

I pray that my communications reach you in good health. Stay Blessed.

Sincerely,

Terry Brewer Jr.
Owner of CS360

Enclosure:

Email to Mr. Art Kennedy – 03/19/2012
Email to Mr. Franklin Johnson (w/attachment) – 05/29/2012
Attachment (Mortgage Plan) sent to Mr. Johnson's Email – 05/29/2012
Flowchart drawn by Charles W. Dowd



From: Campaign4Life [REDACTED] >
To: wimp [REDACTED]
Cc: campaign4life [REDACTED]
Subject: Message From: Terry Brewer (Fort Lauderdale)
Date: Mon, Mar 19, 2012 9:16 am

Hello Mr. Kennedy,

With the aid and additional resources from Tony Mobley and others, I've been working on an idea of a **Retirement Mortgage**; this specific type of mortgage is conceptually designed to pay out retirement benefits to the homeowner at the end/maturity of their mortgage.

Although it was not created for this reason, but to better explain: it is the total reverse, of a Reverse Mortgage; instead of using the retirees' home as collateral to collect additional income, at the end/maturity of a **Retirement Mortgage** the homeowner will have a payout, giving them additional funds that would cushion their cost of living in retirement without using any assets from the retiree.

This is something that can majorly impact today's issue regarding retirement.

In order to further explain the concept in detail and get appropriate feedback; I'm requesting to speak with you and/or a representative from your office.

If confirmed that this is something that could be viable in aiding current retirement issues, I'd love to work on this with Congressman Hastings office for further development.

Sincerely,

Terry Brewer
Jr.
(954) [REDACTED]

Terry's
Consulting
Solutions 360^{L.L.C.}

From: Campaign4Life [REDACTED]

To: franklin.johnson [REDACTED]

Cc: campaign4life [REDACTED]

Subject: Home Savings and Retirement Mortgage

Date: Tue, May 29, 2012 4:44 pm

Attachments: HSR_Mortgage_Presentation_for_Congressman.pdf (889K)

Dear Mr. Johnson,

I pray this reaches you (lol), attached is the revised "Home, Savings and Retirement Mortgage" presentation. I look forward in speaking with you.

Should you have any questions please call me anytime.

Stay Blessed,

Terry Brewer
954-[REDACTED]

Terry's
Consulting
Solutions 360^{L.L.C.}

Home, Savings and Retirement Mortgage

-Securing the American Dream-



By: Terry Brewer Jr.

954- [REDACTED]

Terry's
Consulting
Solutions 360^{L.L.C.}

Home

In America, the overwhelming majority of Americans, regardless of their incomes and educational levels, describe themselves as “middle class.” That’s because nearly 75% of all Americans own their own homes, representing a substantial equity asset.

Obtaining a mortgage has long been a pursuit that has inspired mixed emotions from hope to fear amid triumphant feelings of achieving the seemingly Universal Dream—and all the confusion and stress that entails. Theories and practices of the mortgage market have evolved with the ever-changing face of home loans in America. The history is fraught with booms and busts that have seen rapid expansion and success for individuals and families entering the market as well as recessions and depressions of devastating consequences. Nevertheless, the mortgage is a widely used form of money lending because, in most cases, the property remains with the debtor in the good faith that the debt will be paid—with interest, of course. In other words, the mortgage is meant to be a beneficial arrangement for both parties.

Owning a house remains central to Americans’ sense of well-being, even as many doubt their home is a good investment after a punishing recession.

Nearly nine in 10 Americans say homeownership is an important part of the American dream, according to the latest 2011 New York Times/CBS News poll. And they are keen on making sure it stays that way, for themselves and everyone else.

A significantly higher percentage of American families own a home than have a pension or retirement account, the equity in the house is primary, if not sole, source of capital.

Retirement

Longer Life Expectancy: Retirees now need to worry about outliving their savings, said Don Blandin, president of the American Savings Council. According to the statistics from National Center for Health Statistics, the average life expectancy at birth for both sexes is now about 77 years old, a 13% increase in the last 50 years.

Rising health-care costs: Retirees continue to spend more of their income on health care, with people over age 65 spending 13% of their income on health care, according to analysis by the MetLife Mature Market Institute. The average cost of a private room at a nursing home, meanwhile, is \$61,000, according to MetLife.

There is a good-news element to this, people are living longer lives, and younger generations are showing a strong propensity to care for their family members. The tough part, simply, is that this often involves financial strain

Given all this, perhaps it’s not surprising that only one-third of adult Americans feel confident about being financially ready for retirement, according to the results of a nationwide poll just released by Putnam Investments in Boston.

The Reverse Mortgage Boom

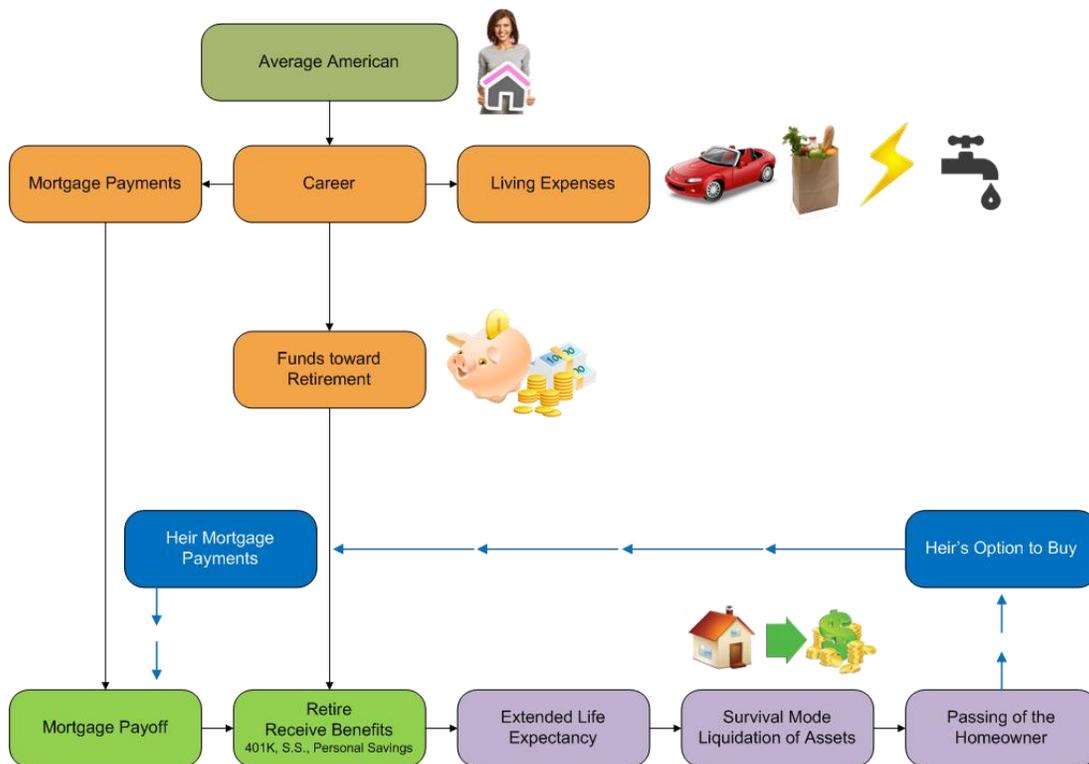
In 2010 the census bureau reports 59% rise in Reverse Mortgages. Most Americans are living longer; millions of retirees are outliving the amount they had set aside for retirement. Many elderly Americans are pressured back into the labor force, usually in lower wage jobs. But homeowners are increasingly forced to contemplate another option: to drain the equity from their residence. Millions of senior citizens and retiree are liquidating their assets, including the equity in their homes, in order to survive.

A reverse mortgage, though, may not be ideal for people who wish to pass on a home to their children, because the loan would come due when the homeowners vacate the premises. However, the heirs may choose not to sell the home to pay off the reverse mortgage, but instead refinance the loan into a conventional mortgage in order to keep the home in the family;

Conventional Mortgage + Payoff + Retirement = Reverse Mortgage

Reverse Mortgage + Passing of Homeowner = Heir's Option to Buy

Heir's Option to Buy + Conventional Mortgage = Temporary Ownership



If we do not look at this, it would routine itself into a new term “Home Borrow-ship”; because in reality the family would only inherit debts of what should have been traditionally theirs.

Home, Savings and Retirement Mortgage (HSR Mortgage)

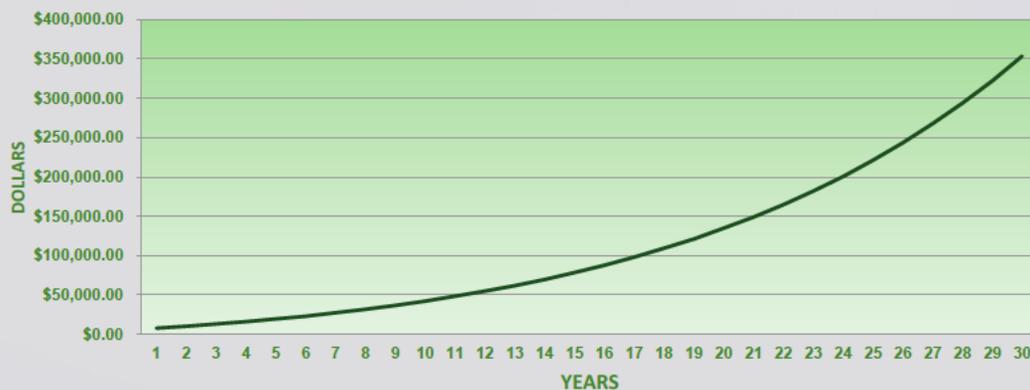
This specific type of mortgage is conceptually designed to pay out retirement benefits to the homeowner at the end/maturity of their mortgage.

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Example:

1. Elizabeth, mother of 3; David, Joy and Alex obtains a mortgage for \$150,956.00
2. She makes monthly payments of \$1,453.00
3. Within her payments of 1,453.00, Elizabeth has an escrow account that:
 - a. Pays Property Insurance
 - b. Property Taxes
4. An additional purpose of the escrow account would be to set aside \$100.00 per month in a retirement investment vehicle for the next 30 or 40 years.

How Fast Will My Investment Grow?



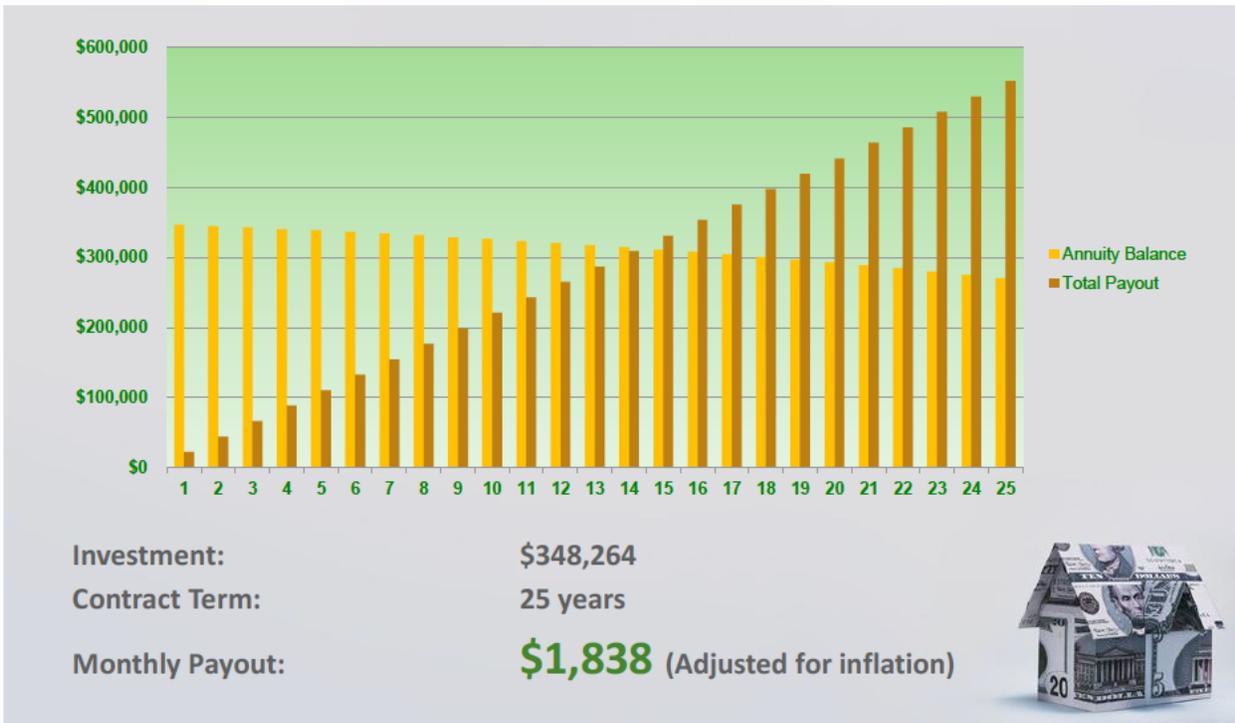
Initial Investment: \$5,000
Monthly savings: \$150
Years you will save: 30
Average annual gain: 9%
Your current savings will grow to: **\$348,264**



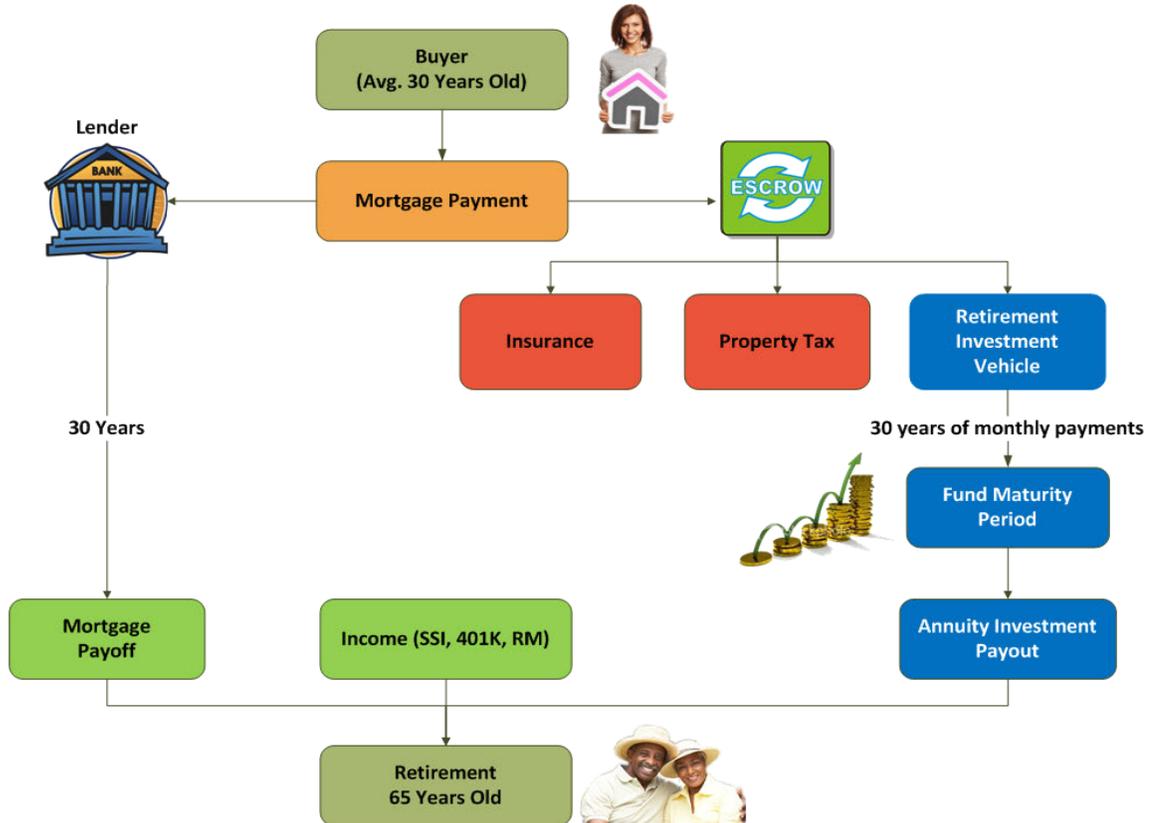
5. Fund maturity Period
6. Around this same time Elizabeth enters into retirement.
7. After funds have matured, they would then be placed in an Annuity Investment Payout for the Elizabeth during her years of retirement.

Elizabeth is now collecting a monthly retirement benefit of \$1838.00 (adjusted inflation) for the next 25 years.

Annuity Investment Payout



8. In addition to her new source of income, she is also collecting 401k and SS.



9. Elizabeth passes and leaves the remaining retirement income and a home free and clear of debt.

**Problems creates a needs,
needs create ideas,
ideas create innovation,
innovation creates solutions,
and solutions solve problems.**

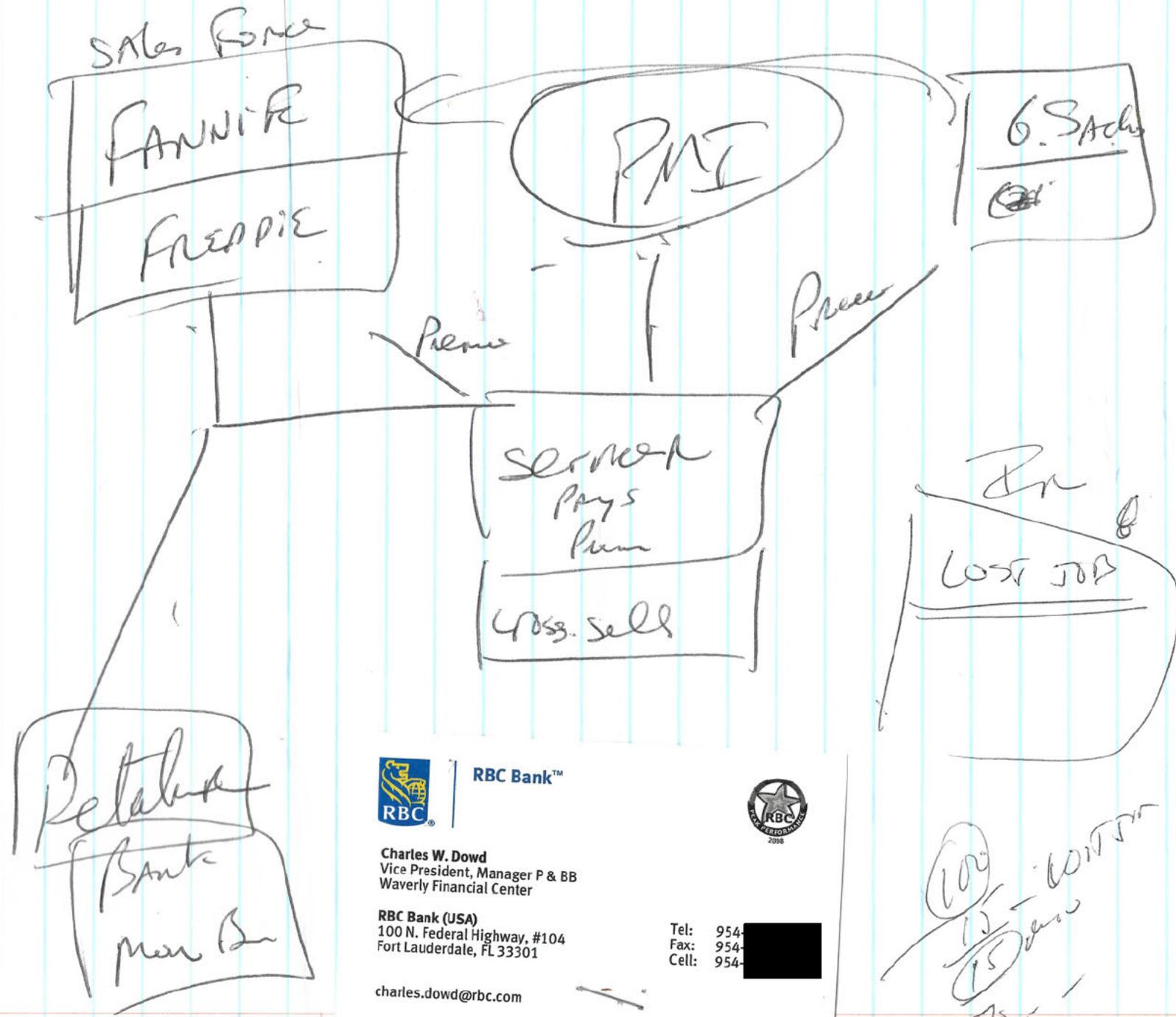
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Commercial
Farm
Residential

Terry (MORTGAGE PLAN)

954- [REDACTED]



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