

A FREE MASTERCLASS • TAMPA BAY

The All In One Loan[®], explained.

How it works, what the math really says, and who it fits. Six short modules, every number computed and every source named.

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WHY THIS COURSE EXISTS

People have paid \$3,500 to \$7,000 to learn this. Here it is, free.

01

Computed, not claimed

Every figure comes from a stated example you can rerun yourself on the free simulator at asktampajoe.com.

02

The fair comparison

We compare the loan with prepaying a fixed mortgage using the same spare cash, not with doing nothing at all.

03

Who should skip it

This loan fits some households and hurts others. You will know which one you are by the end.

COURSE MAP

Six modules, from first principles to a decision.

Module 1

How mortgages cost money

Rate, balance and time, and why early payments are mostly interest.

Module 2

How the loan works

The sweep account, daily interest, and one month in the life.

Module 3

The fine print

Terms, who qualifies, the rate formula, the credit line and the account.

Module 4

The honest math

Three paths for one household, and where the savings really come from.

Module 5

Fit, risk and myths

Who it suits, what can go wrong, and the claims to ignore.

Module 6

Getting started

A readiness check, questions to ask any lender, and next steps.

Three things decide what a loan costs.

Most people shop only the rate. Yet over 30 years, a 6% loan costs about \$116 of interest for every \$100 borrowed, and even 3% costs about \$52.

Rate

The yearly price of borrowing each dollar.

×

Balance

How many dollars you owe on any given day.

×

Time

How many days you keep owing them.

The All In One Loan® works on the last two: it lowers your balance every day your money sits in it, and it can shorten how long you owe.

On a 30-year fixed loan, early payments are mostly interest.

Month 1 payment: \$2,528



First 5 years of payments: \$151,696



THE EXAMPLE

\$400,000 at 6.5% for 30 years.
Over the full term you pay
\$510,178 in interest.

This is not a trick. Interest is charged on what you owe, and you owe the most at the start. Lower the balance sooner and the interest falls with it.

So **every dollar that reaches principal early saves interest for every month that remains.**

One account that is both your mortgage and your checking.

It replaces a traditional mortgage on a purchase or a refinance. CMG developed it in June 2005.

STRUCTURE 30-year first-lien HELOC	ACCESS TO FUNDS 30-year draw period	INTEREST Daily, on your actual balance
PENALTIES No prepayment penalty, no balloon	LOAN AMOUNTS Up to \$3 million*	PROPERTIES Houses, condos and 2-4 units

*Primary and second homes; up to \$1 million on investment property. Availability varies by location.

How your money moves.

1

Your pay lands in the loan

Direct deposit goes into the built-in checking account, which is part of the loan itself.

2

The balance drops that day

An automatic sweep applies the deposit to principal, so you owe less while it sits there.

3

You spend as usual

Visa debit card, checks, bill pay and mobile banking. Each purchase draws on the line.

4

Interest is figured nightly

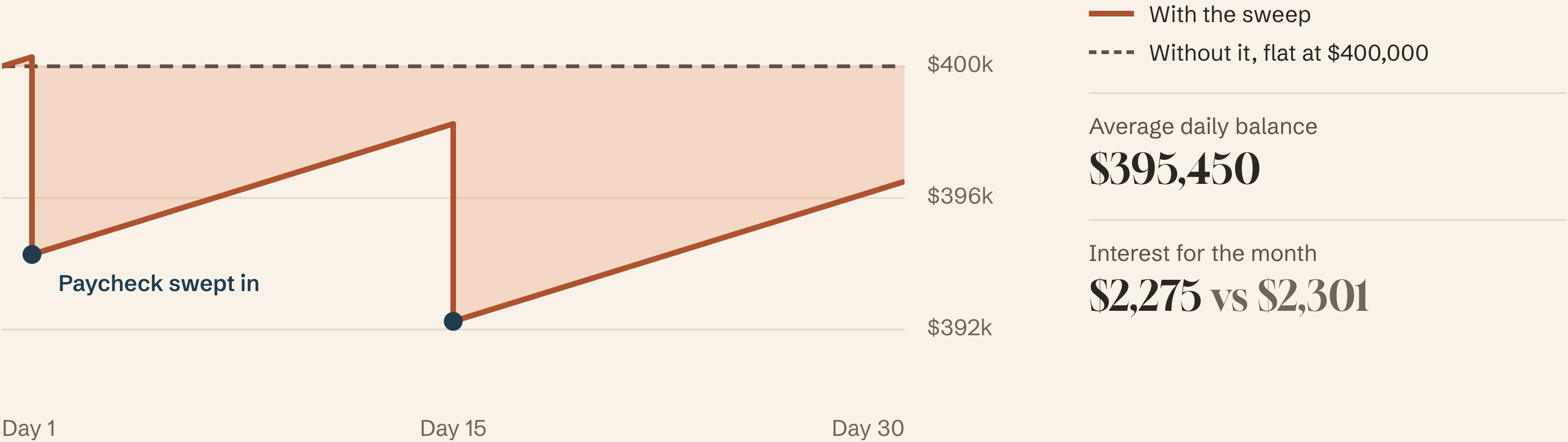
Each day's interest uses that day's balance. The month's total is drafted from the line on the 21st of the next month.

Your deposits are what pay down the principal. And because interest isn't due until the 21st, your money keeps working about 20 extra days each month.

MODULE 2 • HOW THE LOAN WORKS

One month in the life of the balance.

Example: \$400,000 at 7%. \$12,000 of take-home pay lands in two deposits, on day 1 and day 15. \$8,500 of spending is spread evenly across the month.



THE KEY INSIGHT

The sweep saved about \$26 that month. Your surplus is the real engine.

\$3,500

stays in the loan each month: \$12,000 in, \$8,500 out

\$314,575

balance after 5 years, after paying the interest

\$374,444

balance after 5 years on the 30-year fixed at 6.5%

Not a new idea. Offset mortgages are mainstream abroad.

3 in 4

Almost three in four NAB home loan customers in Australia have an offset account linked to their mortgage.

NAB data, March 2026

6%

Offset balances were over 6% of Australia's housing loans outstanding, about A\$90 billion.

Reserve Bank of Australia, 2015

2005

CMG has offered the All In One Loan® in the US since 2005, calling it the nation's first transactional offset-type mortgage.

CMG Financial

Why so rare in the US? Banks earn money on the deposits sitting in checking. A loan that uses those deposits to pay down your mortgage works against that.

The terms, in one table.

Feature	What CMG’s program materials say
Structure	First-lien HELOC: 30-year term with a 30-year draw period
Uses	Purchase, rate-and-term refinance or cash-out refinance
Property	Single-family homes, condos and 2-4 units: primary, second home or investment
Down payment	From 10% on a primary home, 20% on a second home, 30% on an investment
Loan amount	Up to \$3 million (\$1 million on investment property); varies by location
Monthly payment	Only the month’s interest, drafted from the line on the 21st; deposits pay the principal
Prepayment	No prepayment penalty and no balloon payment
Paid down to \$0	The line stays open for the rest of the term unless you ask to close it
Borrowers	Co-borrowers allowed; no non-occupying co-borrowers on primary or second homes
Vesting	Can close in a revocable trust; not in an LLC

How much you can borrow, and the score you need.

Occupancy	Loan up to	Purchase LTV	Min score	Cash-out LTV	Min score
Primary home	\$1,500,000	90%	720	n/a	n/a
	\$2,000,000	85% / 80%	720 / 700	80%	700
	\$2,500,000	75%	720	75%	720
	\$3,000,000	70%	720	70%	720
Second home	\$2,000,000	80%	700	80%	700
	\$2,500,000	75%	720	75%	720
	\$3,000,000	70%	720	70%	720
Investment	\$1,000,000	70%	720	70%*	720

LTV (loan-to-value) is the loan as a share of the home’s value: 90% LTV means 10% down. Purchase limits also apply to rate-and-term refinances. Above 80% LTV, mortgage insurance is a one-time premium you pay. *Investment cash-out is capped at \$500,000.

How you are underwritten.

By hand

Manually underwritten to Fannie Mae, state and federal Ability-to-Repay standards.

43% DTI

Maximum debt-to-income: monthly debts as a share of gross income. 40% if you borrow above 80% LTV.

10% reserves

Savings of at least 10% of the line amount after closing; the exact figure depends on your DTI.

Assets count

120-month asset depletion can count savings as income, which helps retirees and the self-employed.

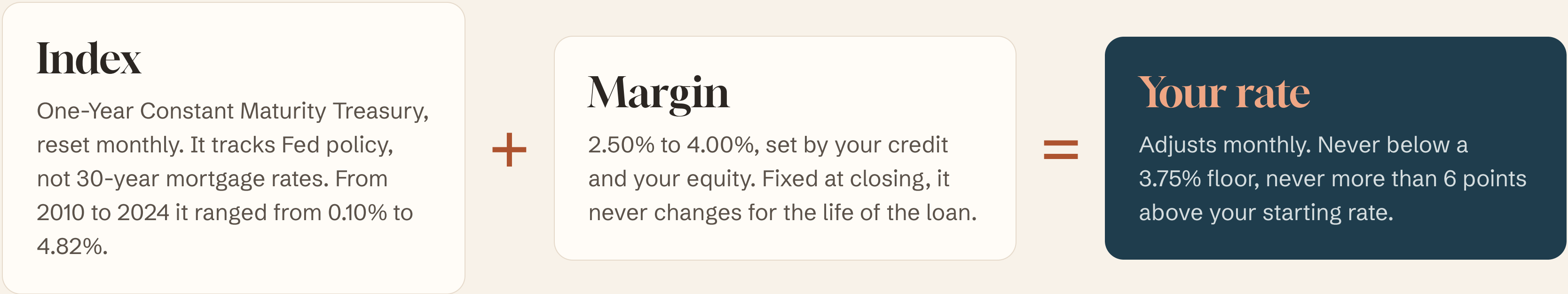
Faster cash-out

6 months of ownership before a cash-out refinance, not 12. No wait for delayed financing after a cash purchase.

Title options

Can close in a revocable trust, but not an LLC. Non-warrantable condos are considered.

How the rate is set.



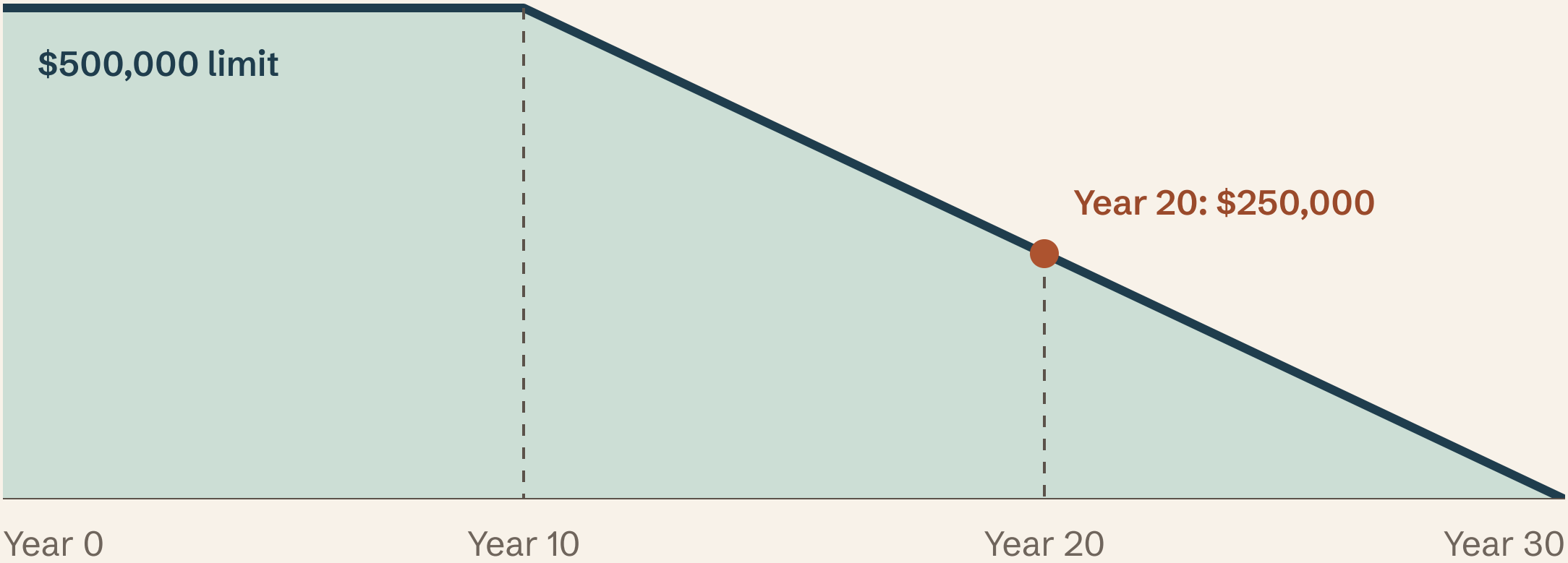
A real example

In CMG’s January 2024 disclosure, a 4.82% index plus a 2.50% to 4.00% margin gave rates of 7.32% to 8.82%.

What the cap means

Start at 7.00% and the rate can never go above 13.00%. There is no limit on how much it can move in any one month.

Your credit line holds for 10 years, then steps down.



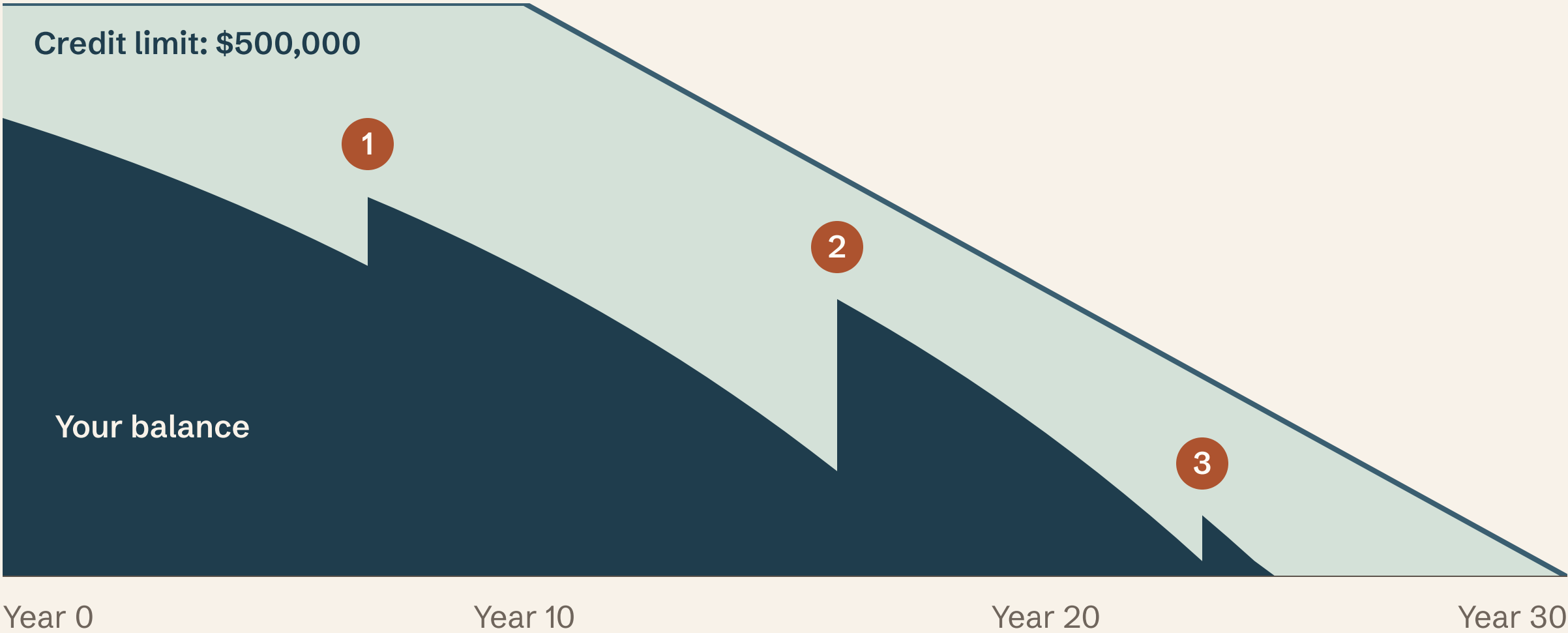
After year 10 the limit drops by **1/240 each month.**

On a \$500,000 line that is about \$2,083 a month. Your balance has to stay under the limit, so the step-down quietly pays the loan off by year 30.

A typical HELOC’s draw period is far shorter, often 10 years.

One line, a lifetime of goals.

Illustration: \$500,000 line, \$400,000 starting balance, 7%, \$3,500 a month left in the loan. Three big draws, no refinancing.



Draws

- 1 Year 7: college, +\$60,000
- 2 Year 16: rental, +\$150,000
- 3 Year 23: medical, +\$40,000

Limit available

Yr 15: 75% • Yr 20: 50% • Yr 25: 25%

Paid off, draws included

Year 24

The account does what checking does.

Included

- Visa debit card for every account user
- Checks, online bill pay and statements
- Direct deposit, transfers and wires
- Mobile banking and mobile deposit
- Authorized users can be added after setup
- Serviced by a partner bank named at application.

Fee or limit	Per CMG
Annual fee	\$60 a year, starting in year 2
ATM cash	Up to \$1,000 a day per card
Visa purchases	\$2,500 to \$5,000 a day
Outgoing ACH	Up to \$25,000 a day, no fee
Domestic wire out	Up to a \$25 fee
Deposits coming in	No limit and no fee

Annual fee per CMG’s 2024 loan disclosure. Card and transfer limits are from CMG’s 2021 brochure; ask for the current schedule.

MODULE 4 • THE HONEST MATH

Meet the example household.

These are the default settings of the free simulator at asktampajoe.com, so you can check every number that follows.

\$400k

loan balance

\$12,000

monthly take-home pay

\$8,500

monthly spending, not
counting housing

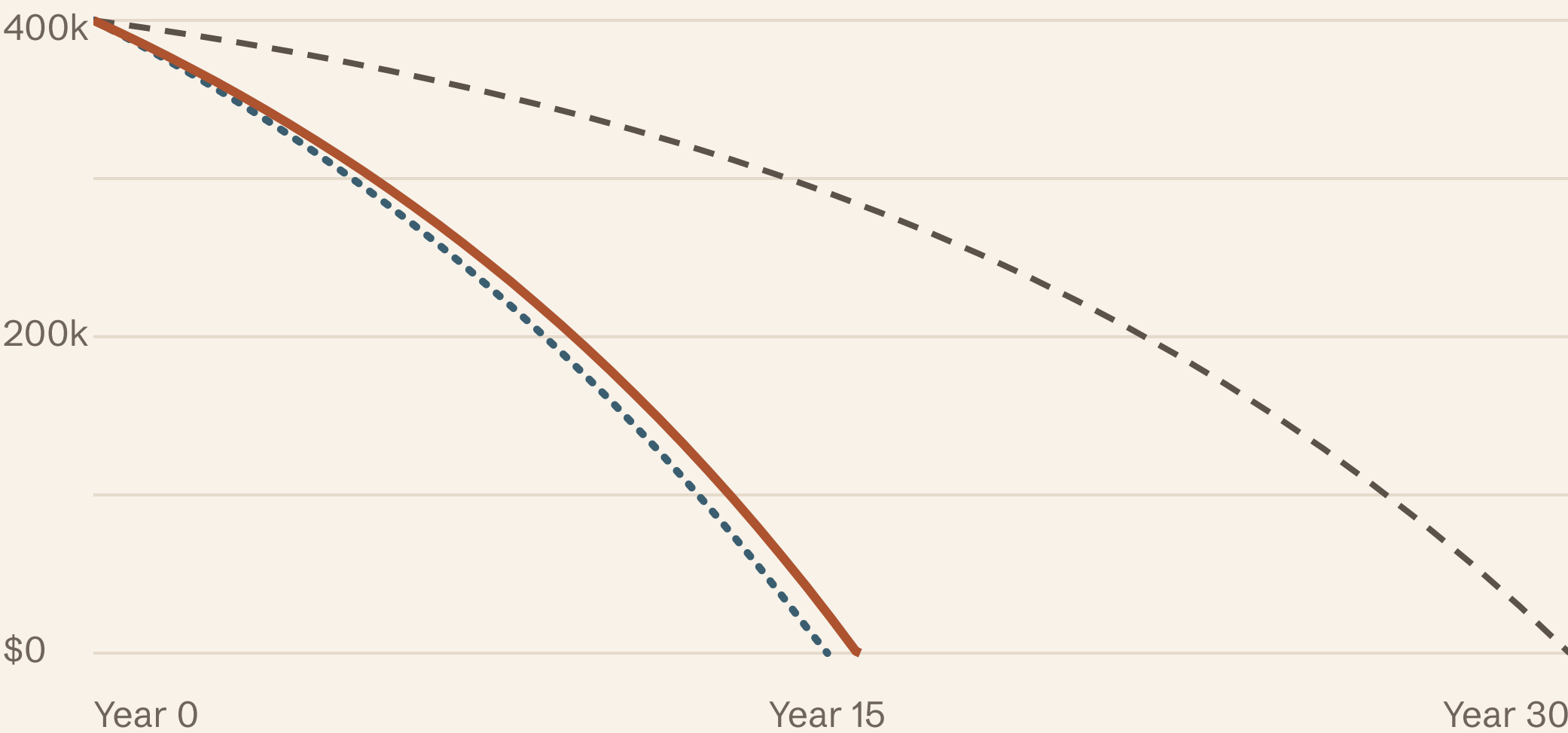
\$3,500

left for housing each month

30-year fixed: 6.5% All In One Loan[®]: 7.0%, held steady

Worth noticing: over five years, \$720,000 of pay flows through this household's account, nearly twice what it owes on the home.

Three paths for the same \$3,500 a month.



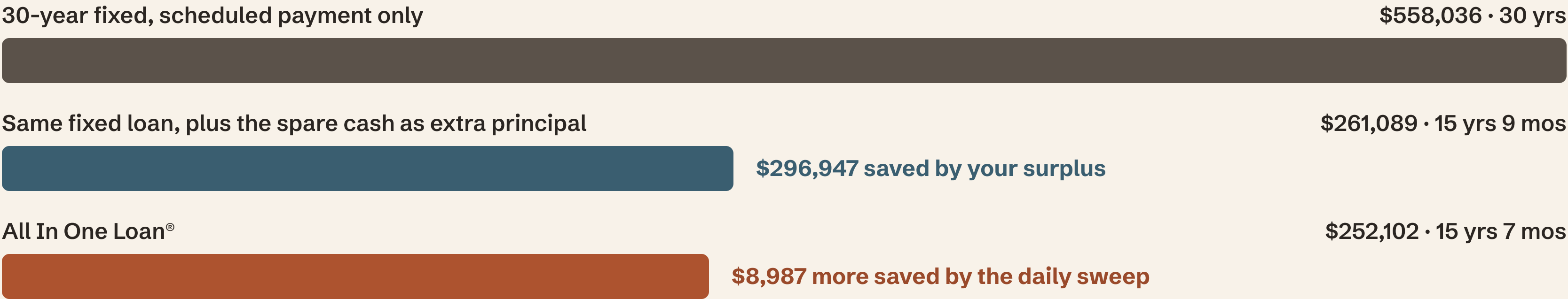
30-year fixed, scheduled payment
30 years • **\$510,178** interest
.....
Fixed + \$972 extra each month
14 yrs 11 mos • **\$225,280** interest

All In One Loan® at 7%
15 yrs 7 mos • **\$252,102** interest

Notice: prepaying the fixed loan wins here by \$26,822, because its rate is half a point lower.

Where the savings really come from.

Same household, every loan at 7%, so the rate drops out and only the method is left. Bars show lifetime interest.



Both fast paths need the same discipline. **The real difference is what happens to your extra dollars after you send them.**

So why choose it? Your extra dollars stay reachable.

	Prepaying a fixed loan	All In One Loan®
Extra dollars go	Into the house, locked until you sell or refinance	Into the loan, available 24/7 up to your limit
Need \$30,000 in year 5	Apply for a new loan or HELOC and qualify again	Use the debit card, a check or a transfer
Emergency fund	Held separately, usually earning little	Can sit inside the loan, cutting interest daily
Monthly payment	Fixed principal and interest	That month’s interest; varies with balance and rate
Rate	Usually fixed for 30 years	Adjusts monthly; capped at +6 points

You are trading a fixed rate for flexibility. **That trade is worth it only if you will keep sending your surplus at the loan.**

The cash-flow test: you must out-earn the interest.

FIRST MONTH'S INTEREST

\$2,333

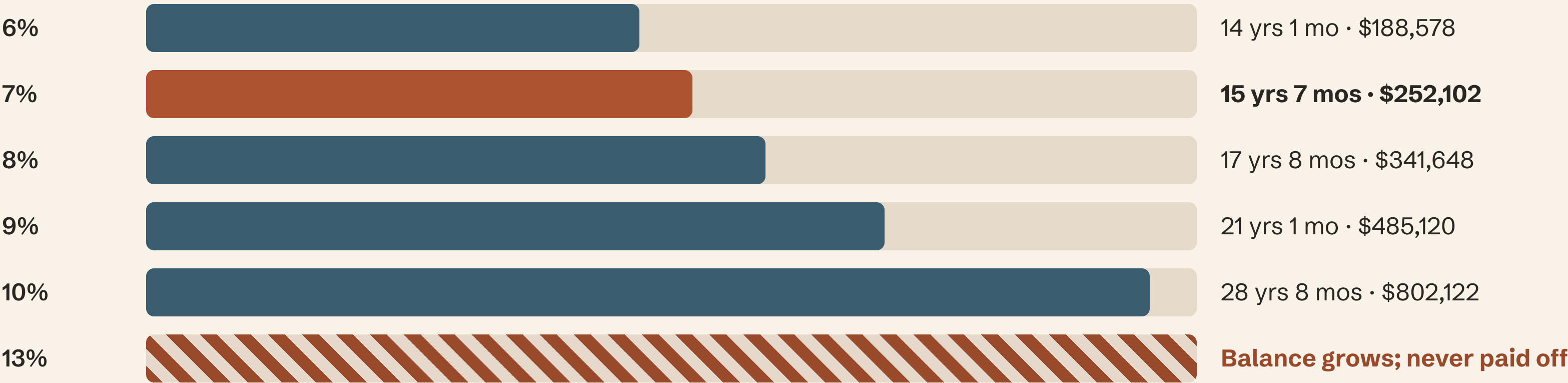
$\$400,000 \times 7\% \div 12$. If the cash you leave in the loan each month is below this, the balance grows instead of shrinking.

Cash for housing each month	Paid off in	Total interest
\$2,000	Never: balance grows	n/a
\$2,500	Not within 30 years	n/a
\$3,000	21 yrs 2 mos	\$361,031
\$3,500	15 yrs 7 mos	\$252,102
\$4,000	12 yrs 5 mos	\$195,416
\$5,000	9 yrs 0 mos	\$135,770

Cash for housing = take-home pay minus every other expense. \$400,000 at 7%, rate held steady.

Rate stress test: same household, different rates.

\$400,000 balance and \$3,500 a month for housing. Years to pay off, with each rate held for the life of the loan.



13% is this loan’s ceiling if it starts at 7%. Bar length = years to payoff on a 30-year scale.

Great for some people. Wrong for others.

Usually a strong fit

- You regularly bring in more than you spend
- You keep a healthy balance in checking or savings
- You want to pay off early without raising a fixed payment
- You want access to your equity for future investments
- You are an investor improving cash flow on a rental

Probably not the right tool

- Your spending usually matches or exceeds your income
- You rely on credit cards to cover monthly expenses
- You want a payment that never changes, whatever rates do
- An open credit line would be a temptation rather than a tool

On the right-hand side? **A fixed-rate loan, plus extra principal when you can, is usually the better choice.**

What can go wrong, and the guardrail for each.

Risk	Why it matters	Guardrail
Rising rate	Interest grows and payoff slows	Keep your surplus well above the interest
Spending the line	Every draw pushes the balance back up	Set a target balance; review it monthly
Income drop	Less goes in, so the balance can rise	Keep a cushion you agree not to touch
Line frozen or cut	HELOC lenders can generally do this if home values fall (CFPB)	Never make unused credit your only plan
Tax treatment	Equity spent on non-home uses generally isn't deductible (IRS)	Ask a tax pro before drawing for other uses
Your home	It secures the loan, like any mortgage	Borrow only for things worth the risk

Notice the pattern: **every guardrail is a habit you keep, not a feature of the loan.**

Seven claims you will hear, checked.

The claim	What the math says
<i>“Pay off any mortgage in 5 to 7 years.”</i>	Speed depends on your surplus. Our example household takes about 15 years.
<i>“No change to your budget needed.”</i>	True only if you already run a surplus. At \$2,000 a month here, the balance grows.
<i>“Pays down 2 to 4 times faster.”</i>	With a solid surplus, yes: about 2× at \$3,500 a month here, 3.3× at \$5,000.
<i>“Front-loaded interest is a bank trick.”</i>	Interest is charged on what you owe, which is highest at the start.
<i>“The rate doesn’t matter.”</i>	At 10% our household needs 28 years. At 13% it never finishes.
<i>“Banks hide this from you.”</i>	Offset loans are mainstream in Australia; CMG has offered this one since 2005.
<i>“You need special software or coaching.”</i>	The loan sweeps automatically. The free simulator and a budget are enough.

The tell: a pitch that compares the strategy with **doing nothing** instead of with **prepaying**.

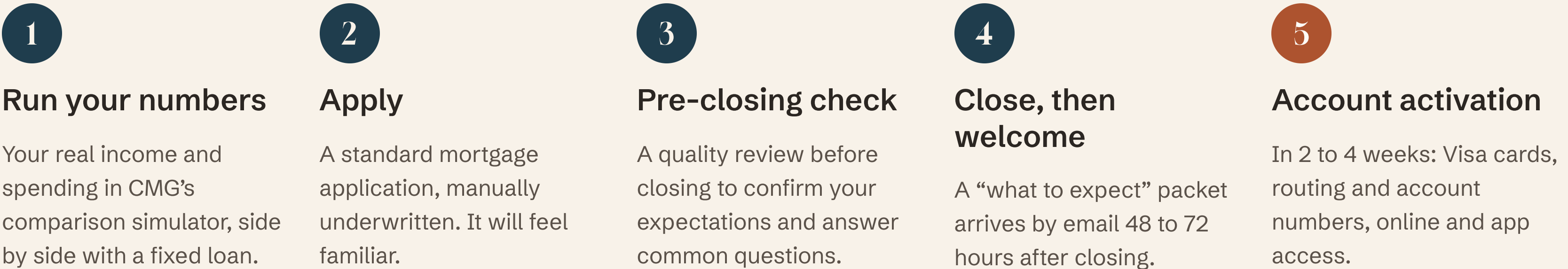
Five questions before you apply.

- 1 Do I leave money in my accounts every month?**
Track three months of real income and spending, not estimates.
- 2 Is my cash for housing well above the interest?**
 $\text{Balance} \times \text{rate} \div 12$ is the first month's interest. Aim for a wide margin above it.
- 3 Can I live with a rate that moves?**
Check your payoff at the lifetime cap, not just at today's rate.
- 4 Do I have the equity and the credit?**
Scores of 700 to 720, debt-to-income up to 43%, reserves of 10% of the line, and 10% down or more.
- 5 Will an open credit line stay a tool?**
Agree on a target balance with everyone who will use the account.

Eight questions to ask any lender.

- 1 What is today's index value, and my starting rate?
- 2 What are my floor rate and my lifetime cap?
- 3 What will my margin be, and what would improve it?
- 4 What are the closing costs and the annual fee?
- 5 Which bank will service the loan and the account?
- 6 What credit limit will I get, and when does it step down?
- 7 Can my line ever be frozen or reduced, and why?
- 8 Can you run the simulator with my real income and spending?

From first call to first deposit.



Point your direct deposit at the loan, and **the day your first paycheck lands, it starts working.**



YOUR NEXT STEP

See your own numbers before you decide.

Joe Andrews is an All In One Loan® specialist with 25+ years in lending. He will run your real income, spending and balance through CMG's simulator and tell you plainly if a fixed loan fits you better.

Call or text

813.781.9769

Email

jandrews@cmgfi.com

Simulator

asktampajoe.com

SOURCES

Where every fact in this course comes from.

CMG Financial, [All In One Loan FAQ](#) (June 2022)

CMG Financial, [All In One Loan brochure](#) (2021), card limits

CMG Home Loans, [All In One Loan program page](#)

CMG Home Loans, [All In One Loan wholesale overview](#)

CMG Financial, [Important Terms disclosure](#) (January 2024 terms)

CMG Financial, All In One Loan program presentation (2024 or later): terms, eligibility, timing

All calculations: the [asktampajoe.com simulator](#) method, rerun for each example

CFPB, [What you should know about HELOCs](#)

IRS, [Publication 936](#), Home Mortgage Interest Deduction (2025)

National Association of Realtors, [Mortgage interest deduction summary](#)

Reserve Bank of Australia, [Offset Account Balances and Housing Credit](#) (2015)

Mortgage Professional Australia, [NAB offset account data](#) (March 2026)

CMG Financial, [allinoneloan.com](#) and its Interactive Comparison Simulator

Amortization: the standard fixed-payment mortgage formula

Important information

For educational purposes only. This is not a commitment to lend, a loan estimate or an offer of credit. All examples are hypothetical, use assumed rates and household figures held constant, and are not a quote; actual rates, terms, costs and results vary and depend on your credit, income, property and market conditions.

Rate could rise during the life of the loan. The All In One Loan® does not use a traditional amortization schedule. Principal is paid through deposits into the All In One Loan® sweep-checking account. Interest is computed based on the nightly unpaid principal balance. Each day's interest is totaled once each month ends.

Program terms, fees and limits are summarized from CMG program materials and are subject to change without notice. Availability can be limited by location. Down payment, credit score, reserve and debt-to-income requirements vary by occupancy and loan amount; purchases require at least 10% down. Texas homestead loans have different terms, including a 25-year draw period. Nothing here is tax, legal or investment advice; consult a qualified tax professional about deductibility.

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