KYLE WILLIAMS CLA™, RFC®, CMPS™, CMA™

Bio & Media Kit

the Summary

Kyle has been in the financial services industry since graduating from UNC Chapel Hill in 2002. He has since founded four companies around the financial and real estate services arena and is co-author of *Borrow Smart, Retire Rich*. Eastern Omni, LLC, is a land acquisition and development company with operations in North and South Carolina. In early 2005, Kyle created the North Carolina Institute of Education - designed to facilitate both public and private fiscal literacy education. He is also President of Capital Equity Management, and most recently, Omni Financial Group. Kyle is a NCREC approved Realtor® instructor, and nationally facilitates workshops for Certified Financial Planners®, Insurance Agents, Certified Public Accountants, and Mortgage Lenders for their continuing education requirements.

Kyle is considered an industry expert in the area of capital market and credit market convergence. He was the first in North Carolina to earn the credentials of Certified Mortgage Planning Specialist™, and has also obtained the designations of Registered Financial Consultant®, Certified Liability Advisor® and Certified Mortgage Advisor™. After many considerations to cross the balance sheet and manage assets, Kyle realized that his ability to make a greater difference in the lives of others came in the form of liability management and total balance sheet integration. He takes a lot of pride in teaching advisors and other professionals how provide concepts, strategies and transformational dialogue to their clients. The largest wealth transfers for most people occur when they buy, sell or refinance real estate, and this puts Kyle in a unique position to touch more lives and fill the gaps that may exist.

Kyle was recently chosen as one of 40 top advisors from around the country to participate in the inaugural ground-breaking Mentor Program by Kendall Todd, the leading provider of strategy, content, tools and training for Mortgage Professionals and Financial Advisors. He continues to be a leader amongst his peers in areas of personal and professional development, education and growth. He is also part of Dan Sullivan's world renowned entrepreneurial coaching organization, The Strategic Coach®, which meets quarterly in Chicago, Atlanta and Toronto. Kyle and his colleagues have a common mission to invest in the well-being of others through expert liability management by providing leadership, direction and creativity. Together, they provide even more value by way of strategic mortgage planning services and carefully defining their role as the leader of a hand-selected team of expert legal, tax and financial advisors.

Speaking Topics & Workshops

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.*

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.*

<u>Other topics of interest:</u>

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 unique loan products from the UK, Australia and Canada

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®.