MUJIBA SALAAM PARKER

THE EMPOWERMENT QUEEN™

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Media Press Kit

Mujiba Salaam Parker

Mujiba Salaam Parker, also known as *"The Empowerment QueenTM"*, empowers those who are seeking a better way to finally get what they REALLY want in life. She teaches individuals how to live with ease, peace of mind, and prosperity. Mujiba is the creator of the Thank God Gratitude Journal collection and Thank God Products, the Achieve YOUR Success Coaching Program, as well as the author and publisher of 4 books. Her latest book is *The Universal Attraction System: How to Easily Attract Your Desires FAST!* Mujiba has also published the How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report.

After leaving her full-time job in 2008, Mujiba ended up on welfare and other public assistance. For 2 years, she lived off of $125 a month! Mujiba was able to rebound after eventually becoming homeless for 2 weeks. A few years after living in extreme poverty, she wrote a book to provide step-by-step instructions on how to attract one's desires.

In 2016, Mujiba began keeping a gratitude journal. That year, she produced a clean comedy contest show, started a scholarship fund, bought a newly constructed home, as well as created the Thank God Gratitude Journal and website, and more! She experienced so many good things that she wanted to share this practice with others. Mujiba plans to provide Camden, New Jersey residents, who have a financial need, with homeownership and commercial opportunities, a scholarship fund for college or trade school tuition, and a low-cost revolving loan fund for Camden businesses.

Mujiba was raised in public housing and attended public schools in Newark, NJ. She holds a bachelor's degree in Urban Studies and a Master's degree in Public Administration from Rutgers University. Mujiba has over 25 years of experience in the fields of economic and community development and grant management. Currently, she raises millions in grant funding for a nonprofit organization, based in Camden, New Jersey, which provides healthcare services and programs for individuals regardless of their ability to pay.

For more information, visit www.amazon.com/author/mujiba. For Mujiba's online store, including FREE products, visit: thankgod.gumroad.com.

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FOR IMMEDIATE RELEASE

CONTACT: Ms. Mujiba Salaam Parker, 856-209-2333, mujiba@TheEmpowermentQueen.org

Formerly Homeless, Bankrupt, and on Welfare,
Black Author Pays Off Her 30-Year Mortgage in Less Than 3 Years

CAMDEN, NJ – February 26, 2024 - Mujiba Salaam Parker, "***The Empowerment QueenTM***" is very grateful that she has paid off her mortgage 27 years earlier than planned. Parker has written a new report, **How I Paid Off My 30-Year Mortgage in Less Than 3 Years!** to explain how she was able to overcome her challenging financial situations and then pay off her mortgage in record time. She wrote the report to let homeowners know that they can pay off their mortgages fast too. By doing so, homeowners will save $100,000 or more in interest and mortgage insurance over the life of the loan.

In the **How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report**, Parker uses her inspiring story to equip homeowners to own their homes outright. This timely and practical guide doesn't just explain why it is important to own a home free and clear, it shows homeowners how to use impactful information and effective steps to achieve their financial goal. In the report, Parker provides a detailed step-by-step account of how she paid off her mortgage, background on mortgages and amortization, how to easily earn more income and access more funds without incurring new debt, how her process is better than making bi-weekly mortgage payments, how to estimate how fast homeowners can pay off their mortgages, and a list of how to save a lot of money. She also helps homeowners understand the mindset needed to become mortgage-free.

"I wrote this report because I realized that owning your home free and clear is a great accomplishment that is unfortunately rare," says Parker. "In fact, less than 27% of homeowners under the age of 65 have this luxury according to U.S. Census data. I now know the peace of mind that comes from owning your home outright. I wanted to share my experience, along with 8 detailed steps that homeowners can take to pay off their mortgages fast and save over $100,000 in interest and mortgage insurance."

Mujiba Salaam Parker, ***"The Empowerment QueenTM"*** empowers those who are seeking a better way to finally get what they REALLY want in life. She teaches individuals how to live with ease, peace of mind, and prosperity. Parker has over 25 years of experience in the fields of economic and community development and grant management. Currently, she raises millions in grant funding for a nonprofit organization, based in Camden, New Jersey, which provides healthcare services and programs for individuals regardless of their ability to pay.

The **How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report** is available online at www.mymortgagepaidoff.com.

Report Summary:

I'm Mujiba Salaam Parker, The Empowerment Queen, and I was able to pay off my 30-year mortgage in less than 3 years! This happened after I experienced extreme poverty, and was homeless, bankrupt, and on welfare. In my **How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report**, I share step-by-step details on how I overcame my financial challenges and the 8 steps you can use to pay off your mortgage fast. In the report, I teach you how to access multiple streams of additional income and how to save lots of money so that you can make extra principal-only payments on your mortgage. This will dramatically reduce the number of years you'll pay on the loan, and my process is better and much faster than making bi-weekly payments. Go to mymortgagepaidoff.com to get your copy of my new report. For a limited time, you'll also receive my ebook, ***The Universal Attraction System: How to Easily Attract Your Desires FAST!*** as well as the companion workbook as Free Bonuses.

Report Excerpt:

Currently, there are multiple types of mortgages, but they are all designed for the lender to make a lot of money from the borrower over time. Mortgages are amortized so that starting at the beginning of the loan, more interest is paid than the principal. According to the amortization table, it takes 17 years before you start paying more principal than interest on a $200,000 30-year mortgage at 5%. This means that when deciding to pay off a mortgage, it is better to start making additional principal payments as soon as possible. The results are paying less interest on the principal, and you'll save more money over the life of the loan.

Many people have 30-year mortgages and majority of homeowners would take the full 30 years to pay back the loan if they decided to keep that home. And often, homeowners refinance their mortgages and start over again with a new 30-year mortgage after having made payments on the old one for years. (I did it too when I refinanced after paying on my previous mortgage for almost 5 years!) And to make matters worse, some people will pay back nearly double or maybe even triple the price of the home over the span of 30 years, depending on the interest rate. For example, a 30-year $200,000 mortgage at 5% will costs $386,511 in

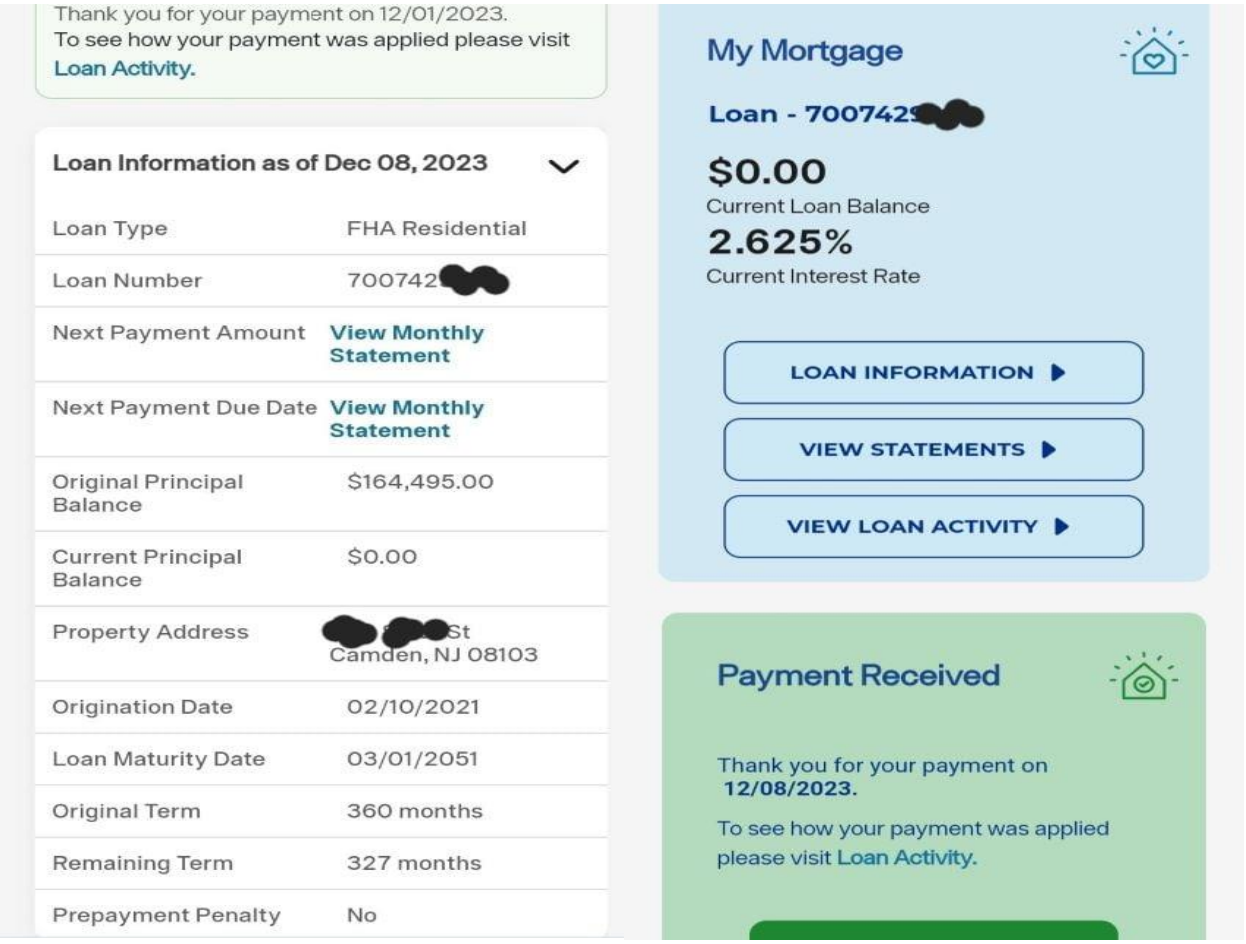
total monthly payments, nearly double the amount of the loan. The higher the interest rate, the more the total payments will be.

Even further, if you pay less than 10% of the purchase price as a downpayment deposit, a Federal Housing Administration (FHA) loan requires mortgage insurance premium payments for the entire life of the loan, which can't be canceled. These insurance payments help the lender from losing money in the event you default on the loan. So for the above example, the total mortgage insurance payments would be approximately $39,000, making the total payments on the home $425,511. This is more than double the $200,000 mortgage amount. **The sooner you pay off this FHA mortgage, you will save nearly $200,000.**

The reason I created the **How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report** is to teach you how to reduce the total amount of interest and mortgage insurance as well as the total amount of time you will pay on your mortgage. **You will benefit from using the 8 steps in this report by saving $100,000 or more**, depending on your loan amount and interest rate.

Proof That I Paid Off My Mortgage:

The 2 pictures below illustrate that as of December 8, 2023, I paid off my $164,495 mortgage in only 33 months (360-327 months). I saved almost $65,000 in interest payments by paying my mortgage off early, and I had the lowest interest rate in U.S. history at 2.65%. If you have a higher interest rate, you'll save even more money on the same loan by retiring your mortgage fast. In addition, I saved roughly $32,000 in mortgage insurance because as you can see below, I had a FHA residential loan. This means that I would have paid nearly $100,000 in additional interest and mortgage insurance if I would have continued to pay for the remaining 27 years.



My Process Is Better Than the Bi-Weekly Mortgage Payment

You may have heard about making bi-weekly mortgage payments, but my process is much faster. Making bi-weekly mortgage payments shaves off 5 years of mortgage payments for a $200,000 30-year mortgage with an interest rate of 5%. This is because you are making one additional mortgage payment per year with bi-weekly payments. **I'll show you how you can access more money to pay off your principal faster.** *Instead of shortening your mortgage by 5 years, you could use my process to pay off your mortgage in only 5 years!*

You can use these same 8 steps to pay off your mortgage FAST!

To pay off your mortgage fast, you must commit to making additional principal-only payments. In my new report, I'll describe in step-by-step detail how you can receive more income and funds to make additional principal-only payments, without adding any new debt. And no, I didn't win the lottery. ***Once you discover the 8 steps I'll share, you'll be fascinated by how***

easy it is to pay off your mortgage faster. It is such a blessing to not have to pay a mortgage anymore! I want you to experience this feeling too.

Learn how to become one of the few people who own their homes outright quickly.

Don't let a mortgage company or bank take advantage of you! Get your copy of the **How I Paid Off My 30-Year Mortgage in Less Than 3 Years! Report** and apply the information. Saving all of this money by not paying a lot of interest and mortgage insurance will help you now and during your retirement years.
According to U.S. Census Bureau data, roughly 38% of owner-occupied housing units are owned outright. However, a mere 26.4% of homeowners under 65 own their homes free and clear. By using my fast process, you can be one of less than 1/3 of Americans under the age of 65 who own their homes mortgage free.

A Few Things to Consider…

Since many people have significant credit card debt, I want to offer a suggestion. If you have a large amount of credit card debt with a very high interest rate, you may want to consider getting a personal consolidation loan at a much lower interest rate to pay off that debt with a fixed term. I would not recommend refinancing your mortgage with a cash payout to pay your credit card debt because you would be starting another 30-year mortgage. This causes you to pay closing costs again and even more interest in the beginning on the new, higher loan amount due to amortization.

Prior to 2017, the standard deduction was low enough for many homeowners to take advantage of itemized deductions on their federal income taxes. However, the Tax Cuts and Jobs Act was signed in 2017 and nearly doubled the standard deduction. With a much higher standard deduction, it no longer makes sense for many homeowners to itemize their mortgage interest and property taxes. For example, the 2023 standard deduction is $13,850. Most single filers will not exceed that amount in mortgage interest and property taxes. Unless the single filers have more deductions, it would not benefit them to claim the standard deduction.

Lastly, although you may make money by choosing to invest more funds in the stock market rather than making additional principal-only payments on your mortgage, keep in mind that you'll have to pay taxes on the income you make from that investment versus saving all of the interest and mortgage insurance you would have been paying over a longer period of time. And you do not have to pay taxes on all of the interest and mortgage insurance that you will save. Another thing to think about is that you are taking a risk in the stock market; you can win

or lose. But if you decide to pay off your mortgage fast, you are definitely saving a lot of money. It's your choice.

Rebuilding After Poverty

In 2013, I filed for bankruptcy after I had experienced extreme poverty and had a lot of debt. I lost my home in a short sale, and I lost my car due to a voluntary surrender. Going through this situation is one of the reasons why I wanted to own my assets free and clear. Also, I never liked being in debt. I believe that I was able to manage in extreme poverty because I didn't like the feeling of debt, and while I was in poverty, I didn't have to pay any debts. By living in extreme poverty, I truly understood the difference between a need and a want. I still think about that when I spend my money today.

After filing for bankruptcy, I had an older car that I paid for in cash. The car worked well, looked nice, and did not give me any mechanical problems. I truly loved that car. After the bankruptcy was discharged, I received several offers for a new car loan. I was hesitant to get a loan because the full-time job I had didn't really pay much at that time and I was afraid to take on a debt. I was living in a large one-bedroom apartment that I really liked (it had a washer and dryer in my unit and had nice amenities!) and I was able to live comfortably without debt. Whatever I purchased, I either made layaway payments or paid cash for it. My mother asked me if she could buy my car by making payments to me and for me to get a newer car with a loan. (She wanted me to get back to the old me who always bought new cars. Around 2005, I even had 2 vehicles simultaneously; one was a Jeep Wrangler. 😊) I agreed because the car loan had an interest rate of only 2.99%. I used the monthly payments my mother paid me to add toward my car payment for the first 10 months of the loan.

Testimonial:

REVIEW RATING (5 stars)

A Practical Guide to Achieving Mortgage Freedom

"**How I Paid Off My 30-Year Mortgage in Less Than 3 Years!"** by Mujiba Salaam Parker is a no frills guide for anyone who wants to drop their mortgage faster and save lots of money as they do it. Parker speaks directly to those who want to be debt-free, save over $100,000 in interest, and experience the peace of mind that comes with owning a home outright.

Her advice consists of 8 (Well, 9 with a bonus step) steps that will help you achieve this. Step 1 is this: **Decide that you are paying off your mortgage early.** Don't worry about how it will

happen. As anyone who has read a book about manifesting or the law of attraction will know, setting a goal to aim for is a crucial first step.

The [report] first deals with the history of mortgages, showing where they come from during the Great Depression and why even the term itself is connected to a rather morbid concept. Parker then dives into the contemporary mortgage scene, clarifying the complexities and revealing how these loans are structured to make lenders rich over time. **She breaks down the numbers in clear, easy to understand terms. The results are astonishing!**

Parker's strength lies in urging readers to take action early. She emphasizes the importance of making extra payments from the get-go, and breaks down how this strategy helps pay down the principal faster and saves money in the long run. The [report] is backed by Parker's own success story, complete with proof of mortgage payoff, adding a level of credibility to her approach that many finance guides often lack. Parker's personal journey, from bankruptcy to homeownership, adds a relatable touch to the [report]. **Her real-life examples and money-saving tips make the guide more than just financial advice – it's a toolkit for practical financial management.**

A significant part of the [report] is dedicated to dispelling the myths around mortgage refinancing. Parker warns against falling into the trap of resetting the mortgage clock, a common pitfall that many homeowners face. Through clear financial breakdowns, she shows how failing to pay attention can result in paying double or even triple the home's initial cost over 30 years.

The [report] boldly challenges the popular advice of making bi-weekly mortgage payments, proposing a more accelerated process. Parker introduces an eight-step strategy, from deciding to pay off the mortgage early to utilizing rental income, budgeting wisely, and making additional principal-only payments. The approach is straightforward and aims to empower readers with a practical roadmap to financial freedom....

"**How I Paid Off My 30-Year Mortgage in Less Than 3 Years!**" is a real eye opener for freedom seekers from decades long debt. **Parker's direct approach and proven methodology offer readers a tangible path to financial independence.** This [report] doesn’t deal with convoluted financial theories; it is a rather practical, step-by-step guide for anyone looking to own their home outright and enjoy the freedom that comes with it. Highly-recommended!

-Reviewed by Meegan D. for Goodgirlbookclubonline.com - The #1 Destination for Aspiring Women Who Love to Read

Video Interviews:

Interview with Sharvette Mitchell

https://www.youtube.com/watch?v=jdnxRWSmYGk

Interview with Ryan Glover

https://youtu.be/ckV_vwNZf3U?si=EZofbgyWrBUCUAJo

Radio Interviews:

Interview with KC Armstrong

Download File kcarmstrongedit.mp3

Press Releases/Announcements:

3 Tips to Getting Your Needs and Your Wants, Even in an Inflationary Economy

https://finance.yahoo.com/news/3-tips-getting-needs-wants-120800499.html

New Report Helps Homeowners Pay Off Their Mortgages Fast and Save Ove $100,000 in Interest and Mortgage Insurance

https://finance.yahoo.com/news/report-helps-homeowners-pay-off-131400485.html

Formerly Homeless, Bankrupt,and on Welfare, Black Author Pays Off Her 30-Year Mortgage in Less Than 3 Years

https://blacknews.com/news/mujiba-salaam-parker-formerly-homeless-bankrupt-welfare-black-author-pays-30-year-mortgage-3-years/

News/Magazine Articles:

Formerly Homeless Author Pays Off 30-Year Mortgage in Under 3 Years, Marking a Major Accomplishment

https://howafrica.com/formerly-homeless-author-pays-off-30-year-mortgage-in-under-3-years-marking-a-major-accomplishment/

Author who battled homelessness, bankruptcy achieves milestone after paying off her 30-year mortgage in less than 3 years

https://www.msn.com/en-us/money/realestate/author-who-battled-homelessness-bankruptcy-achieves-milestone-after-paying-off-her-30-year-mortgage-in-less-than-3-years/ar-BB1j3Huf

Empowerment Queen Mujiba Salaam Parker Triumphs Over Financial Adversity, Pays Off 30-Year Mortgage in Record Time

https://bnnbreaking.com/world/us/empowerment-queen-mujiba-salaam-parker-triumphs-over-financial-adversity-pays-off-30-year-mortgage-in-record-time

Formerly Homeless Woman Pays Off 30-Year Mortgage in 3 Years

https://shinemycrown.com/formerly-homeless-and-bankrupt-this-woman-pays-off-30-year-mortgage-in-less-than-3-years-offers-tips-for-financial-freedom/

Formerly Homeless Black Author Pays Off 30-Year Mortgage in Less Than 3 Years

https://www.blacknewsscoop.com/2024/03/formerly-homeless-black-author-pays-off.html

Formerly Homeless, Bankrupt, and on Welfare, Black Author Pays Off Her 30-Year Mortgage in Less Than 3 Years

https://thewestsidegazette.com/formerly-homeless-bankrupt-and-on-welfare-black-author-pays-off-her-30-year-mortgage-in-less-than-3-years/

Formerly Homeless, Bankrupt, and on Welfare, Black Author Pays Off Her 30-Year Mortgage in Less Than 3 Years

https://ovanewsblast.com/formerly-homeless-bankrupt-and-on-welfare-black-author-pays-off-her-30-year-mortgage-in-less-than-3-years/

Questions & Brief Answers for Mujiba's Interviews

1) **How did you become "*The Empowerment Queen*"?** I attended a business conference that included a session about discovering your purpose. During the session, I felt that God shared that my purpose was to empower people who feel that they don't have any power. I thought my purpose was to motivate people, but empowering people is giving them the tools to actually improve their lives.
2) **How did you become homeless, bankrupt, and on welfare?** I became homeless, bankrupt, and on welfare after I left my full-time job in 2008. I ran out of retirement money and maxed out on my credit cards to live, promote myself as a candidate for mayor of the City of Camden as well as to promote myself as an author. I went on welfare for 2 years because I didn't have an income and was living on $125 a month plus public assistance benefits. I became homeless for 2 weeks after I lost my house in a short sale. The welfare department helped me to obtain an apartment by paying my security deposit and first month's rent.
3) **How were you able to pay off your 30-year mortgage in less than 3 years?** I was able to pay off my mortgage my making extra principal-only payments. I rented out rooms for rental income, I used retirement funds, and I used extra money from my paycheck, especially when I got a new job paying more. I teach people the process in my new report.
4) **Tell us how your book *The Universal Attraction System: How to Easily Attract Your Desires FAST!* works, basically what is the process to attract your desires?** The book is about how we can attract our desires by understanding and using universal laws correctly. By doing so, we can attract what we desire. I explain how universal laws are biblical and provide examples on how to manifest your desires into reality.
5) **What is your book *Use Your Mind to Achieve YOUR Success!* about?** Use Your Mind to Achieve YOUR Success! is about determining what success means to you so that you can work toward receiving your dreams by strengthening your relationship with God.

Contact Mujiba

Call/Text: 856-209-2333

Email: mujiba@TheEmpowermentQueen.org

Website: www.TheEmpowermentQueen.org

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Instagram: https://www.instagram.com/theempowermentqueen/

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