

PRE-APPROVED VOUCHER

Act By

Interest Rate

Voucher Code

CALL TOLL FREE

xxxxxxx

Rates as low as x.xx%

PA-xxxxxxx

x-xxx-xxx-xxxx

5 minutes is all it takes. It's fast, it's easy and you're Pre-Approved.

Sample A Sample
123 Any Street
Any City, Any State, 00000

(Generic Logo Here)

KEEP THIS COPY - RETAIN FOR YOUR RECORDS

You Can Get...

\$300.00 To Apply Toward Your Closing Costs*

Dear (Homeowner),

Do you need some extra cash? Are you shopping around for a new mortgage? Or maybe you want to pay off your high-interest credit cards. (Name of Lender) can help...even if you've experienced credit problems in the past or been turned down by another lender. Let us earn your business!

You Can Lower Your Monthly Payments

With credit card minimum payments doubling, even tripling, there's never been a better time to consolidate and cut your monthly payments.

Get Cash Now

You can get the cash you need to pay off bills, make home improvements or for any other reason.

Rates are Still Low—You're Already Pre-Approved

Interest rates are on the rise so take advantage of this pre-approved offer today. It only takes 5 minutes to get started and there is no obligation.

Call us toll-free at 1-XXX-XXX-XXXX and speak to a (mortgage specialist/title) to find out how much money you could save. Don't wait! Get the cash you need and lower your monthly payments.

Sincerely,

Name
Title

- ✓ Rates as Low as (x.xx%)
- ✓ You're Pre-Approved
- ✓ Get Cash Back Now
- ✓ \$300 To Apply Towards Closing Costs

P.S. Remember, you're already pre-approved and a (mortgage specialist/title) is standing by to help you. But hurry, this offer expires (Month, Date, Year).

House Logo

* This offer is made by (Name of Lender). (Name of Lender) is not an agency of the federal government. This is not a commitment to make a loan. The loan amount above is not a guarantee. Individual loan amounts will vary according to borrower eligibility. All approvals are subject to underwriting guidelines. Underwriting guidelines include but are not limited to : acceptable 12 month loan payment history, current homeowners insurance, etc. Minimum and maximum loan amounts apply. Rates a& programs subject to change without notice pursuant to market conditions. (Name of Lender) is a licensed broker/lender. License #xxxx. © 2006 (Name of Lender). ** Rates are valid as of Month date, 2006.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-5-OPT-OUT. See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

IMPORTANT PROGRAM INFORMATION

* The amount of your new payment and the amount you may save will vary by loan. Consult our loan specialist for details and help in determining your possible payment and interest savings.

PRESCREEN & OPT-OUT NOTICE:

This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our eligibility requirements (Including providing acceptable property collateral). If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 888-5-OPT-OUT; or write

- **TransUnion, Name Removal Option, P.O. Box 97328, Jackson, MS 39288**
- **Experian Consumer OPT-OUT, 901 West Bond, Lincoln, NE 68521**
- **Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123**

ELIGIBILITY REQUIREMENTS:

We must receive a response from you on or before the offer expiration date. This offer is contingent upon our receiving a valid and perfected first or second lien on your one to four family residence, excluding mobile homes, manufactured housing, and Co-Ops. Minimum and maximum property values and loan amounts apply. This offer is subject to verification and qualification of acceptable collateral, income and credit. You must have owned your property for at least one year and be of legal contract age. You must comply with our additional loan program requirements and pay all applicable fees. We will determine the amount of your loan based upon our guidelines and the information we obtain in the processing of your loan. We may withdraw our offer entirely if: (1) you fail to deliver us any requested documentation required by our current underwriting guidelines; (2) an updated credit report or information in your application shows you do not meet the pre-selected criteria for this offer; (3) you move outside our marketing area; (4) you do not have sufficient income to repay the new obligation; or (5) you do not have a least a minimum lendable equity of \$20,000, where lendable equity is defined as 80% of your home’s appraised value less any outstanding liens.

LEGAL:

This offer is non-transferable and supercedes all prior offers. Program terms and conditions are subject to change without notice. Not all products available in all states for all loan amounts. Other restrictions and/or limitations apply.