

Important Information
Call 1-xxx-xxx-xxxx

IMPORTANT NOTICE

Date of Notice: xx/xx/xx

Act Now – You Are Pre-Approved.

Call 1-xxx-xxx-xxxx before (Month, Date, Year).

Sample A Sample
1234 Any Street
Any City, Any State 00000

(Generic Logo Here)

Subject: IMPORTANT NOTICE

Dear (Homeowner),

You are Pre-Approved. That means you can get the cash you need to finance a new home. You can pay off your high-interest credit cards, make home improvements or get the cash you need to purchase a new car...even if you've been turned down by another lender. (Name of Lender) has a financial solution for you!

Reduce Your Monthly Payments

Now is the perfect time to consolidate and reduce your monthly payments. Energy bills are soaring and if you haven't already been shocked by the raise in your minimum credit card payments, you will be soon.

Cash In Before Rates Go Up

Rates are on the rise, but you can still enjoy a lower interest rate, (as low as x.xx%) if you act before (month, date, year).

Get Cash Quick

You can get the cash you need...quick! You'll be able to make the home improvements you've wanted to make or pay off your looming credit card debt.

As a homeowner with equity, you've got a better choice than paying high-interest credit card minimum payments. Stop worrying and call (Name of Lender) today at **1-xxx-xxx-xxxx**. There's a (mortgage specialist/title) ready to help you get the cash you need.

Sincerely,

Name
Title

P.S. Hurry—this offer expires (Month, Date, Year)! It only takes 5 minutes and it's fast and easy.

Plus there is no obligation to get you started. **Call 1-xxx-xxx-xxx today!**

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.

**ACT NOW
BEFORE IT'S
TOO LATE**

Rates As Low As
x.xx%

Cash Back Now

**\$300 Towards
Closing Cost**

**YOU ARE
PRE-APPROVED**

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.