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 RE: ABC Mortgage and Financial Lending Services
 John Sample
 123 Main Street
 P.O. Box 123
 Anytown IL 12345-6789



Call Today For This Great Rate

5.125%/5.430% APR

NEW PAYMENT: \$450.50
 DIRECT TOLL-FREE: 1-888-804-7767
 APPLY ONLINE: www.YourCompanyName.com
 REFERENCE NUMBER: 12345-212-26607

**Your Mortgage Payment at 123 Main Street P.O. Box 123
 could be REDUCED to \$450.50**

Dear John Sample,

Your property located at 123 Main Street P.O. Box 123 has been pre-selected for one of our payment reduction programs. You may be eligible to reduce your total monthly payment to \$450.50 or take cash out for any reason. With our large selection of loan programs, we can help you even if you've had past credit problems, a bankruptcy, difficulty documenting your income, or even if you've been turned down by another lender.

**It's almost impossible not to qualify!
 And it's Fast and Easy.**

In fact, at ABC Mortgage Company, **4 out of 5 applicants get approved** for one of our loan programs. As the decision maker on your loan, we can approve your loan quickly and make the closing of your loan fast and easy.

Borrow up to 100% of the value of your home and take cash out for any purpose. Use the cash for anything you want. Pay off high interest debt or tax liens, take a vacation, or finance your child's education. It's up to you! And best of all, the interest may be tax deductible**, so it's the smart way to borrow.

Refinance your existing mortgage and reduce your monthly payment with no out of pocket expenses. You can even defer your first monthly payment!

What will my new payment be if I take advantage of this new loan?

Start saving now with our 1.0% loan program! Use the following table to see how much your new monthly mortgage payment could be based on the cash you would like to obtain*. For a more accurate analysis please give us a **call toll-free at 1-888-804-7767** for a FREE payment quote.

Loan Amount	New Payment	Loan Amount	New Payment
\$100,000	\$100	\$400,000	\$400
\$200,000	\$200	\$500,000	\$500
\$300,000	\$300	\$600,000	\$600

Qualify in 5 minutes. Close in as little as 15 days.

In just 15 days or less, you could have more financial freedom with a lower mortgage payment or extra cash in-hand to spend as you wish. We've helped thousands of clients just like you. With two easy ways to apply, you can get qualified in minutes and we make closing your loan fast and easy.

See how much you qualify for by calling us toll-free at 1-888-804-7767 or apply online through our secure application at www.YourCompanyName.com. There's no cost and no obligation. It could be the phone call that changes your life.

Limited Time Offer-\$300 off your appraisal fee**

Apply within 7 days of receipt of this letter and we'll give you a \$300 credit towards the cost of your appraisal when we close your loan. Just provide the reference number above to your ABC Mortgage Company representative at time of application to qualify. It's our way of saying "Thank you" for letting us earn your business.

**Call Toll-Free Now 1-888-804-PROS (7767)
 Or apply online at www.mtgpros.com**

*See reverse side for important disclosures
 **Consult your tax advisor.

Over Please

