Minimum Credit Card Payments
increased in 2006.
Payments have doubled-even tripled.

Status:
Homeowner with Equity

Interest Rate Reduction Level:
As low as 5.69%

Restrictions On Use:
None

PRE-APPROVED!

Analysis:

Crack down by the Office of the Comptroller of the Currency, requires credit card companies to ratchet up minimum monthly payments. You may be paying 50%-even 75%-more each month. Don't be stuck with enormous credit card debt.
Hurry! Don't be late!
For information, call 1-800-800-6413 ext. 123.

AUTOCR SORT ** C 999
Fullname x|xxxx|xxxx Last_Name |xxxx|
Prim Addr1 xxx|xxxx|xxxx|
Prim Addr2 xxx|xxxx|xxxx|
Prim City xxxx|xxxx|xxxx| XX 43210-3210

Dear Fullname x|xxxx|xxxx Last_Name |xxxx|,

Credit card companies have increased your minimum monthly payments. Experts say your minimum payments are 2-even 3-times higher than payments in 2005. If you were paying $300 every month, you now face payments closer to $600-or more-on all your credit cards. Late fees and average interest rates are on the rise, too. It's time to consolidate your debts and...lower your interest rates!

There is a way out. You're pre-approved for a new mortgage loan, so cash in on a tremendous savings opportunity today with Joy Smith Mortgage Company. 5 minutes is all it takes.

New bankruptcy laws make it harder to erase debt.

Enjoy a ***lower interest*** rate (as low as 5.69%). ***Reduce*** your monthly payments. Enjoy more ***flexible payment*** terms than with credit cards. And any interest could ***be tax deductible.**** Call 1-800-800-6413 ext. 123 today. We have the financial solutions that can meet your needs-even if you're already behind or been turned down by another lender. Get the cash now to get out from under your credit card debt.

Sincerely,

Joy L. Smith

Joy L. Smith
President

Monthly	Sample Monthly Payment 2005	2006	New Payment
Credit Card 1	$300	$600	$100
Credit Card 2	$150	$350	$100
Credit Card 3	$100	$200	$100
Car Payment	$350	$350	$100
Monthly Revolving Payments	$900	$1,500	$1,500

SAVE a lot each month!

P.S. Isn't it worth 5 minutes to slash your credit card payments and save hundreds of dollars a month? It's fast, it's easy-and you speak directly to a decision maker. Simply pick up the phone and call toll-free 1-800-800-6413 ext. 123. **Apply within the next 7 days; we'll credit you $300 towards closing costs!**

You may really need to give us a call!

Office Hours: Mon - Fri 8:00 a.m. - 5:00 p.m.

Call us today!

EQUAL HOUSING LENDER

This offer is made by Joy Smith Mortgage Company. Joy Smith Mortgage Company 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 & programs subject to change without notice pursuant to market conditions. Joy Smith Mortgage Company is a . License #123456 © 2006 Joy Smith Mortgage Company. Rates are valid as of December 31, 2006. Call today!

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.