

PRE-APPROVED VOUCHER

Act By

12/31/06

Interest Rate

Rates as low as 5.69%

Voucher Code

12345-212-26607

CALL TOLL FREE

1-800-800-6413 ext. 123

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

AUTOOCR 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



KEEP THIS COPY - RETAIN FOR YOUR RECORDS

You Can Get...

\$500

To Apply Toward Your Closing Costs*

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

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. Teez Ma Mortgage Company 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 1-800-800-6413 ext. 123 and speak to a Loan Specialist to find out how much money you could save. Don't wait! Get the cash you need and lower your monthly payments.

Sincerely,

Joy L. Smith
President

- ✓ Rates as Low as (5.69%)
- ✓ You're Pre-Approved
- ✓ Get Cash Back Now
- ✓ \$500 To Apply Toward Closing Costs

P.S. Remember, you're already pre-approved and a Loan Specialist is standing by to help you. But hurry, this offer expires 12/31/06. Call us today at 1-800-800-6413 ext. 123 or apply online at www.joysmith.com.



*This offer is made by Teez Ma Mortgage Company. Teez Ma 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. Teez Ma Mortgage Company is a licensed lender. License #1234567891012123 © 2006 Teez Ma Mortgage Company. **Rates are valid as of 12/31/06.

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.