

FIRST NOTICE

REFERENCE NUMBER <<123456>>



CUSTOMER SERVICE

- ✓ **3.75% Fixed Net Effective Interest Rate***
- ✓ **No Mortgage Payment for 30-60 Days!**

<<First>> <<Last>>
<<Address>>
<<City, State, Zip>>
<<BAR CODE>>

Dear <<First>>,

(Your Company Name Here) understands that you deserve the best mortgage rates available. That is why we are currently offering you this special program! You are pre-selected for a 30 year fixed loan with a net effective rate of 3.75%. This loan will also help you to pay off your home seven years earlier than you expect, saving you thousands more!

The really good news is that we can save you REAL money by combining all of your loans:

1st Mortgage with a balance of: <<\$148,900.00>>

2nd Mortgage with a balance of: <<\$36,000.00>>

Outstanding Revolving Debt of : <<\$0.00>>

Your New Monthly Payment could be as low as: <<\$970.00>>

Monthly Payment based on note rate of 4.75% (APR 4.874%)

Don't Do Anything Without Getting A Second Opinion!

Call Today!! Toll Free: (800) 123-5555

Local: (800) 123-5555

Reach Your Mortgage Specialist John Sample

Hours of operation are Monday - Friday 8am - 9pm & Sat 10 am -4 pm

* Net effective rate of 3.75% based on bi-weekly savings program.

**Close Your Loan
In 7 Days!**

**We Are The Lender!
We Underwrite
Your File!**

**We Approve
4 Out Of 5 Loans!**