

OFFICIAL DOCUMENT
PROPERTY OWNER: Adam A. Smith
COUNTY: Somewhereville

RESPOND BY: May 20, 2008
CALL: 1-888-123-4567

Adam A. Smith
1313 Mockingbird Lane
Anywhere, AK 91210-1111

OFFICIAL DOCUMENT

LIMITED TIME:
Your response is required by: May 20, 2008

Your property located at <property address> has been identified through public records as eligible for conversion from an adjustable rate (ARM) mortgage to a government backed FHA loan under the recently announced FHASecure initiative. This initiative is available to help convert homeowners with ARMS's keep their payments from skyrocketing.

Program requirements may vary and you may qualify regardless of credit history. Carefully review the other side of this document and call the number below to review your eligibility.

Lender restrictions are tightening. An FHA mortgage can help you keep your payment at an affordable level.

FHA/ARM RATE
PROGRAM DEPARTMENT

1-888-123-4567

Call 1-888-123-4567 Today if:

- You have owned the reference property for more than <14> months.
- Your current mortgage payment (principal plus interest) is over <\$1,200> per month.
- You have at least <\$5,000> in debt of which interest is non-deductible
- **You have an adjustable rate mortgage**

RESERVATION #: <number>

This not a form offer as eligibility depends on individual company information. No terms are implied and this is simply an offer for more information. This is not a government agency letter, nor should it be construed as such. The company makes no representation regarding accuracy of public records from which the recipient was selected. ABC Mortgage Company. 1 Mule Court, Warren City, NC 10012 1-888-123-4567