

FORM 540--EE
ATTENTION: INTEREST RATE ADJUSTMENT NOTIFICATION

PLEASE READ ENTIRE DOCUMENT CAREFULLY--THIS IS YOUR FINAL NOTICE

You are one of a select group of homeowners who are currently eligible to take part in an exclusive interest rate reduction program. **The authorized financial institution listed below has been chosen to renegotiate your existing adjustable mortgage to a new fixed rate mortgage.** With interest rates increasing, and adjustable rates climbing monthly, it is important to lock in a low fixed rate. Upon qualification, your monthly payments could be substantially reduced, saving you thousands of dollars over the term of the loan. You may also receive extra cash up to the appraised value of your home. It is very important that you respond to this notice immediately.

Please call the interest rate reduction department at **1-800-555-5555**. Loan specialists are standing by. Please provide your interest rate reduction specialist with priority code: <FFM928>

CALL THE INTEREST RATE REDUCTION DEPARTMENT AT: 1-800-555-5555

Interest rate reduction department hours: Monday thru Friday 8am to 7pm.

RATES ARE AT THIER LOWEST IN 2 YEARS. ACT NOW TO CONSOLIDATE YOUR MORTGAGES / DEBT AND TAKE ADVANTAGE OF A LOWER MONTHLY PAYMENT!

FIRST TRUST DEED
DATE OF PURCHASE

Payment Option #1	Payment Option #2
30 Year Fixed	15 Year Fixed
5.875% / 6.00%	5.625% / 5.750%

Priority Code: <ABCMTG-0208> New Interest Rate/APR*
 New Monthly payment*

AUTHORIZED PROGRAM PROVIDER

ABC Mortgage Company 123 Street Anytown, USA 12345
TOLL FREE 1-800-555-5555

All of the following are accepted:

- Stated income or Self Employed
- Bill Consolidations
- Need to consolidate 1st and 2nd mortgage into one mortgage
- No seasoning for appraised market value
- Credit Problems
- Up to 100% CLTV cash out

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SKIP A MORTGAGE PAYMENT!

*Rates Posted Date: <09/28/2007>. Rates and terms subject to change. This information was obtained through public records. We are not an affiliate of, nor endorsed by, nor associated with your current lender. Adjustable rates may change after close.