

ATTENTION: INTEREST RATE ADJUSTMENT NOTIFICATION

Do you qualify for the New Emergency F.H.A. program for homeowners with existing adjustable rate mortgages?

You may be eligible to take part in an exclusive interest rate reduction program. **The authorized financial institution listed below has been chosen to renegotiate your existing high rate mortgage.** 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. See the new mortgage calculations below. It is very important that you respond to this notice immediately.

Please call the interest rate reduction department at **1-877-437- ext. 301**. Loan specialists are standing by. Please provide your interest rate reduction specialist with your invitation number: PHM1205

CALL NOW TO ANSWER THIS IMPORTANT QUESTION: DO YOU QUALIFY? 1-877-437- ext. 301

FIRST TRUST DEED
DATE OF PURCHASE

Payment Option #1	Payment Option #2
30 YEAR FIXED	40 YEAR FIXED
5.5%/ 5.64% APR	6.125% / 6.44% APR

New Interest Rate/APR*

New Monthly payment*

AUTHORIZED PROGRAM PROVIDER

Authorized FHA Program Provider.	
1-877-437-	ext. 301

All of the following are accepted:

- No Income Documentation
- Poor credit or credit problems
- Need to consolidate 1st and 2nd mortgage into one mortgage
- Bankruptcies and foreclosures
- Cash Out to 95%

CALL THE INTEREST RATE REDUCTION DEPARTMENT AT:

1-877-437- ext. 301!



*Rates, terms and loan amounts may vary on each loan, subject to underwriting qualification. Rates Posted Date: <12/05/2007>. 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. Licensed Mortgage Lender MD, FL, PA, VA, D.C.