

"It's a Low, Low, Low, Low-Rate World!"

Business Week Cover Story, February 2007

[REDACTED]

[REDACTED]

Our computer records indicate that you originally obtained a 1st Mortgage from [REDACTED] in the amount of [REDACTED] back in [REDACTED]. While most lenders have raised rates we are able to offer you a rate you won't believe to earn your business:

We can now offer you the following rate and payment on **your original loan balance of** [REDACTED]

Your New 30 Year Loan Rate: 4.625%!

Your New Payment: [REDACTED]

This is NOT a Negative Amortization loan!

No Income, No Asset, No Job, No Points available!

Make no payment until May 1, 2007 if you apply today!

Call TOLL FREE to 800. [REDACTED]

[REDACTED]

Member of



The Better Business Bureau®

Licensed by the California Department of Real Estate [REDACTED] is a CA Corporation licensed by the DRE. DRE license info: 916.277.0933. A 1 year fixed rate option is available at 5%, with a 7.19 APR. The above 4.625% is a 6 month rate. Example - A 30 year ARM with a loan amount of \$1,000,000 at 4.625% has a payment of \$3,854 with a 7.59% APR. The payment is fixed for 6 months with 1% bi-annual payment adjustments. Subject to Fico scores restrictions and equity requirements may vary based on loan amount and income documentation type. Interest rates as of February 19, 2007. Rates subject to change without notice.