

Address and Zip Code and Verifiable Number: ABC Mortgage 123 Main Street Anywhere, USA 12345	Notice type: <b>No. 560993</b>	<b>2007</b>	<b>PRESORTED STANDARD U.S. POSTAGE PAID TAMPA, FL PERMIT #3976</b>
	Notice Type Code Number: <b>No. 117-05</b>		
	Notice Urgency: <b>HIGH</b>		
Mail Recipient Code: <b>02471765-1256</b>	Account Number: <b>0049705983557</b>	This contents of this envelope serves as a Notification of the offer contained herein. The envelope contains specific information on who you should contact regarding its contents and the subject of the matter enclosed. <b>This is NOT A GOVERNMENT DOCUMENT.</b> As a matter or record, we request a response from you. Please direct your response to the individual from whom this notice is being sent. You can find their name located at the bottom of the notice. While we anticipate a high number of calls, once connected, your waiting time should be less than 4 minutes.	
RECIPIENTS Name, address, and ZIP code  Joe Q. Sample 123 ABC Street Anywhere, USA 12345		This is not a government document	Maximum Term Length: <b>360 Months</b>

Issued: <<mail date>>

Dear <<First Name>>,

This notice is to inform you of a mortgage program that can allow you to refinance your loan, potentially lower your rate and **PAY OFF AN EXISTING Chapter 13 BANKRUPTCY** (if applicable).

There are additional programs available **WITHOUT PAYING OFF A Chapter 13 BANKRUPTCY. Yes, that's correct. In some instances, we can help borrowers refinance or purchase a home without paying off a Chapter 13.** While restrictions apply including but not limited to making the last 12 monthly "Chapter 13" payments in a timely manner, this program does not require you to pay off a Chapter 13 to get the loan!

Rates on this FHA program are currently at 6.50% with an APR of 6.696% . This program is available to some borrowers that may not have sufficient equity in their home to pay off a Chapter 13 bankruptcy. **Depending on your specific situation, you may also be able to take cash out under this program.**

There are other programs available in the event late payments have been made on the Chapter 13. To find out if you qualify for this program, call Jim Smith today at 727-785-0766 or toll-free at 1-888-795-6245.

**Fund your loan now and you may not have a mortgage payment until April 2008!**

Sincerely,

**727-785-0766 or 888-795-6245**

*Jim Smith*  
Jim Smith  
Licensed Mortgage Broker  
ABC Mortgage

**ABC Mortgage Company**  
123 Main Street  
Anywhere, USA 12345



Disclaimer: This is an invitation to apply. APR of 6.696% as of September 24, 2007 was calculated based on an FHA loan amount of \$100,000, for a term of 360 months. This is not a pre-approval, as final loan approval is based on each borrowers specific circumstances. This is not a government document. Information has been gathered from public records by agents of ABC Mortgage.