

IMPORTANT NOTICE REGARDING YOUR MORTGAGE PAYMENT

March 1, 2008

Jane Doe
1234 Main St.
Anywhere, CA 90000

Dear John,

Have you reviewed your mortgage documents recently? I have taken the time to personally review them and you need to know the facts!

The interest rate on your mortgage is due to increase in June 2007, by 5.12%. **Your mortgage payment is also going to increase.**

I've enclosed a copy of your mortgage documents and have highlighted the pertinent information for convenience.

I can help. **But you must act now!** Rates are still low, but they are on the rise.

The following programs are available to benefit your current situation:

Current Mortgage Summary

Property Address:
1234 Main St
Anywhere, CA

Parcel Number:
002-0698-002

Original Loan:
\$400,000
Date Recorded:
05/1/2006
Start Rate:
6.2%

Adjustment date:
May 1, 2008
Projected Rate:
11.37%

Option I (5.75%)

30 year fixed rate mortgage
Monthly payment - \$2334*

Option II (5.37%)

3 year fixed/ARM
Monthly payment - \$2238*

Option III (5.51%)

5 year Fixed/ARM
Monthly payment - \$2273*

* Based on your original loan of \$400,000 and current interest rates. Other options may be available.

Let me help you. Call me at the number below to set up a time to review the solution that works best for you. But hurry, before you have to make that new payment.

Sincerely,

John Smith
Mortgage Specialist
ABC Mortgage Company
800.555-1212 ext. 415

****THIS LETTER IS PROVIDED BY AMERICA DIRECT MAIL TO ILLUSTRATE
HOW TO MARKETING TO ARM RECAST HOMEOWNERS****