

Credit Recovery Program

Mr. John D. Sample
123 Main Street
Anytown, USA 12345-6789

Dear Mr. Sample,

Will the upcoming holiday season bring you peace and joy, or mounting bills and anxiety about your finances?

Even before the holidays arrive, you may be feeling the financial strain of a job layoff, emergency medical bills, unexpected home repairs, or high credit-card debt. You're not alone. A lot of good people find themselves in trying financial situations. Fortunately, we offer a solution.

Credit Recovery Program™ is perfect when your credit isn't. It helps you wipe out high monthly bills and replace them with a single more affordable monthly payment – so you can save money, pay down your debt, and reestablish good credit.

You don't have to sell your home to put it to work toward your debts. Credit Recovery Program allows you to put the equity in your home to work for you right now. You can refinance your home from \$75,000 to \$4,000,000.

**Imagine beginning the holiday season
with your finances in order.
With Credit Recovery Program, you can.**

There's no financial difficulty Credit Recovery Program can't help you overcome. We're one of the fastest growing mortgage lenders in the country. We're able to lend to you no matter how serious your credit problems, including tax liens, judgments, even bankruptcy. In addition, with Credit Recovery Program, you could regain your good credit rating in as little as two years.

**Call 1 800 692-5363
and speak directly with the person
who will approve your loan.**

Because we're a direct lender, not a broker, you don't deal with middlemen or pay any broker fees. We can take all the necessary information right over the phone and give you an answer within hours.

Once we've approved your loan, we can close in five days wherever it's most convenient for you -- anywhere in the Tri-state

area, even your home or office. Before you agree to anything, we'll make sure you understand your monthly payment, closing timetables, even how your cash flow will be effected. What's more, we won't spring any surprises on you at closing time.

**The rate we quote today is the rate you'll get.
No surprises. No exceptions.**

There won't be any last minute rate changes. Your rate is automatically locked in the day you call, so you can proceed with confidence.

Give yourself an early holiday gift. The peace of mind of knowing that you've made a wise financial decision that will save you money and help clear up your debts. Call 1 800 692-5363 (1 800 692-LEND) and find out what Credit Recovery Program can do for you.

Sincerely,

(signature)

NAME

TITLE

P.S. Approval is right over the phone. Call now and lock in today's low rate --
1 800 692-5363 (1 800 692-LEND).

An M.L. Moskowitz Company, helping homeowners since 1984

Member MBA

Licensed Mortgage Broker