



Jerry D. Gomez
3231 170th Pl
Hammond, IN 46323-2586

Bill Consolidation Loan Acceptance

Offered to:

Jerry D. Gomez

Loan Amount: Up to \$417,000...or even more if you need it
Rate: 6.375%* (6.563% APR)
Fixed Rate
Approved Until: 10/6/2008
Loan Acceptance
Personal ID Number: 20795431-7456

As an approved homeowner, you have qualified for a Bill Consolidation Loan at our lowest fixed rate (see terms above). PLEASE READ YOUR LOAN ACCEPTANCE PACKET CAREFULLY for important details. To reserve your loan, call toll free 1-800-644-3327 by the date listed below. If we do not receive your acceptance, we must offer this money to another homeowner.

Response Required By: **10/6/2008**

Call 1-800-644-3327

Dear Jerry D. Gomez,

re: Bill Consolidation Loan Acceptance
Personal ID: 20795431-7456

I'm delighted to inform you that you have been approved for a Homeowner Bill Consolidation Loan of up to \$417,000 at our lowest fixed rate of 6.375%* (6.563% APR). Just call 1-800-644-3327 before

October 6, 2008, and you should have your money in less than 21 days.

You can use this money for anything you like:

- > **Pay off your high-interest debt**—including your current mortgage/mortgages if you wish—save a fortune in interest. You could save \$600 ... \$800 ... \$1,200 a month in interest expense. Think—if you save just \$500 a month over five years, it will add up to \$30,000! Stop throwing this money away every month. Let us clean up your credit cards and other high-interest debt for you now. *We will pay off your credit cards and other creditors for you.*
 - > **Pay urgent expenses.** You can now take care of medical bills, car repairs, college tuition, business needs ... whatever you want. You have up to \$417,000 to get rid of these pressures now!
 - > **Enjoy life!** Since you can use your loan any way you'd like, this is also a great opportunity to take a vacation ... remodel or redecorate your home ... buy a new car, RV, boat or clothes ... there are no restrictions. The amazing thing is you can accomplish ALL these objectives and still LOWER your total monthly payment! Chances are your single new loan payment will be far lower than the combined high-interest bills you're paying now.
 - And it's **tax-deductible.** Unlike the interest you pay on credit cards and auto and personal loans, the interest on your Homeowner Bill Consolidation Loan is usually fully tax-deductible, making it even smarter. (Please consult your tax advisor.)
- Plus, we offer special benefits you won't find elsewhere, including:
- > **No Application Fee**—saving you up to \$300 versus what many other institutions charge.
 - > **A Personal Mortgage Specialist** to guide you through our easy application process and clear any roadblocks to getting your loan, *even if you have cash flow or credit problems.*
 - > **Incredibly fast loan closing.** You can get up to \$417,000 in as little as 21 days!

Since there is no application fee, there is no cost or obligation to find out how much we can save you! Call us right now at 1-800-644-3327 while this loan approval is still available. The sooner you act, the faster you'll have your money