

Exhibit 1

2009 ECONOMIC STIMULUS PLAN - HECM PROGRAM

Property ID#: 903837374

ADMINISTRATIVE OFFICES  
AMERICAN ADVISORS GROUP  
16808 Armstrong Ave Ste 220  
Irvine, CA 92606

IMPORTANT INFORMATION PLEASE READ

YOUR ESTIMATED QUALIFICATION BASED  
ON FHA LENDING LIMITS

Age <sup>(1)</sup> : (Approximate)	80
Monthly Disbursement <sup>(1)</sup> : (Available For Life)	\$2,158
Lump Sum <sup>(1)</sup> :	\$301,283
Credit Line <sup>(1)</sup> :	\$301,283

MA11-05007

County: MIDDLESEX 2009 Increased Lending Limit: \$417,000

Current Property:

Property ID#:

President Obama has signed the \$787 billion American Recovery and Reinvestment Act which raises the national loan limit for HECMs. This higher limit is only available for the remainder of 2009.

As part of United States Federal Law [12 U.S.C. 1715z-20], the Federally-Insured HECM Program was created to meet the special needs of senior homeowners by reducing the effects of economic hardship caused by the increasing costs of meeting health, housing, and subsistence needs at a time of reduced income and assets.

This Federally Insured Program, which is backed by HUD (1) eliminates your current mortgage payment (if any); (2) requires you to make NO MONTHLY PAYMENTS of any kind on proceeds distributed to you during your lifetime and (3) enables you to stay in your home for the rest of your life<sup>(2)</sup>. Additionally, an important feature of the HECM is that you, and not the lender, continue to own your home.

Based on current FHA lending limits, a borrower your approximate age could receive a lifetime monthly check of \$2,158 or a lump sum of \$301,283 or have \$301,283 available.

There are no income or minimum credit requirements to qualify. In order to learn more about this federally insured program please call now toll free 1-800-466-0572 to speak with a consultant and verify that your home meets minimum standards.

FOR MORE INFORMATION OR TO SCHEDULE AN ASSESMENT (FREE OF CHARGE)

CONTACT THIS FHA APPROVED LOAN CORRESPONDENT BY 4/24/2009

American Advisors Group, Inc.

CALL 1-800-466-0572

Additional information is being offered to you, without risk or obligation  
by the HUD Authorized Loan Correspondent above when requested before 4/24/2009



\* See reverse for specific disclosures and license information.

(1) Estimates are based on monthly-adjusting interest rates in the HECM program, maximum origination and servicing fees, and an approximate national average closing cost total. Actual loan amounts available depend on the rates in effect when a loan is closed and the actual origination fee and closing costs charged. Actual loan amounts available also depend on your age, the appraised value of your home, and current program limits. Current estimated property value was determined using Automated Valuation Models (AVMs) which evaluate multiple aspects and assign unique nonlinear appreciation factors to each aspect of property. An FHA approved appraisal will need to be ordered and completed to determine current fair market value.

(2) Subject to complying with the terms of your loan.

(3) Your unused net principal limit grows at a rate equal to the note rate of interest.

(4) Consult your tax advisor.

American Advisors Group (AAG) is headquartered at 16811 Hale Ave., Suite A, Irvine, CA 92606. 1-866-948-0003. AAG conducts business in the following states: AL, AZ (MB-0908260), CA (Loans will be arranged pursuant to Department of Corporations California Finance Lenders License 603 F324), CO (MB 100018671; to check the license status of your mortgage broker, visit <http://www.dora.state.co.us/realestate/index.htm>), DE, FL, GA (Residential Mortgage Licensee #22849), IL (Illinois Residential Mortgage Licensee), IN (Loan Broker), LA, MD, MA (Mortgage Broker #89877), NM, NY (Registered Mortgage Broker - NYS Banking Department), OR, TN, VA (licensed by the Virginia State Corporation Commission MB-4155), WA (#510-MB-47260).

We arrange but do not make loans.

**Our company, American Advisors Group, is a private company. It is not a government agency and is not affiliated with any government agency.**

Exhibit 2

2009 HECM INCREASE INFORMATION

Property ID#: 903722116

ADMINISTRATIVE OFFICES  
AMERICAN ADVISORS GROUP  
16808 Armstrong Ave Ste 220  
Irvine, CA 92606

IMPORTANT INFORMATION PLEASE READ

YOUR ESTIMATED QUALIFICATION BASED  
ON FHA LENDING LIMITS

Age<sup>(1)</sup>: 77  
(Approximate)  
Monthly  
Disbursement<sup>(1)</sup>: \$1,071  
(Available For Life)  
Lump Sum<sup>(1)</sup>: \$161,030  
Credit  
Line<sup>(1)</sup>: \$161,030

MA03-07612

County: ESSEX

2009 Increased Lending Limit: \$417,000

Current Property:

Property ID#:

As part of United States Federal Law [12 U.S.C. 1715z-20], the Federally-Insured HECM Reverse Mortgage Program was created to meet the special needs of senior homeowners by reducing the effects of economic hardship caused by the increasing costs of meeting health, housing, and subsistence needs at a time of reduced income and assets.

Your home's built up equity can now be accessed and converted to cash to pay you back several ways through this special loan program insured by the U.S. Department of Housing and Urban Development (HUD).

This Federally Insured Program, which is backed by HUD (1) eliminates your current mortgage payment (if any); (2) requires you to make **NO MONTHLY PAYMENTS** of any kind on proceeds distributed to you during your lifetime and (3) enables you to stay in your home for the rest of your life<sup>(2)</sup>. An important feature of the HECM is that you, and not the lender, continue to own your home. Based on current FHA lending limits, a borrower your approximate age could receive a lifetime monthly check of \$1,071 or a lump sum of \$161,030 or have \$161,030 available. There are also programs available where unused funds can grow at a rate as high as 5.3% annually<sup>(3)</sup>.

All proceeds are TAX FREE<sup>(4)</sup> and there are no income or minimum credit requirements to qualify. In order to learn more about this federally insured program please call now toll free 1-800-430-9067 to speak with a consultant and verify that your home meets minimum standards.

FOR MORE INFORMATION OR TO SCHEDULE AN ASSESSMENT (FREE OF CHARGE)  
CONTACT THIS FHA APPROVED LOAN CORRESPONDENT BY 4/24/2009

American Advisors Group, Inc.



CALL 1-800-430-9067



Additional information is being offered to you, without risk or obligation  
by the HUD Authorized Loan Correspondent above when requested before 4/24/2009

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- (1) Estimates are based on monthly-adjusted interest rates in the HECM program, maximum origination and servicing fees, and an approximate national average closing cost total. Actual loan amounts available depend on the rates in effect when a loan is closed, and the actual origination fee and closing costs charged. Actual loan amounts available also depend on your age, the appraised value of your home, and current program limits. Current property value determined using Automated Valuation Models (AVMs) which evaluate multiple aspects and assign unique nonlinear appreciation factors to each aspect of property.
- (2) Subject to complying with the terms of your loan.

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