Economic Stimulus Act 2010

SECOND NOTICE

File Number



## EFFECTIVE OCTOBER 4, 2010

THIS PROGRAM WILL NO LONGER BE OFFERED.

YOU MUST RESPOND IMMEDIATELY TO TAKE ADVANTAGE BEFORE THIS PROGRAM EXPIRES.

## STATUS:

Our records indicate that you have not responded to our previous attempts to notify you of your eligibility. Contact us at (617) 237-3047 now.

The Economic Stimulus Act has allowed the Federal Housing Authority (FHA) to temporarily adjust lending policies to soften the crisis for mortgage holders and to promote economic stimulus.

## HOW THIS BENEFITS YOU:

You have been selected by our FHA lending division and are now eligible to apply for lower fixed rates, mortgage payment reduction, debt consolidation and/or receive cash out. You currently have a mortgage of \$279,985.00 with a high interest rate. Your new reduced payment on your original loan amount could be:

Your FIXED 30 Year Payment could be...\$1,377.36 (4.25%/4.35%APR)

Your FIXED 15 Year Payment could be...\$2,071.02 (4.0%/4.17%APR)

CASH OUT OPTION \$25,000 \$123/Menth \$50,000 \$246/Month

Your 5 Year ARM Payment could be...\$1,218.51 (3.25%/3.38%APR)

Your ESTIMATED ESCROW REFUND is... \$2,099.89.

If you begin the transaction in September your next payment may not be due until November. Distribution of funds will be made available to you via secure wire or priority overnight delivery within four business days of funding. For details of benefits and availability of funds, call the number below and mention the File Number.

CALENOW: (617) 2313047 - Costal Einerice

FILE NUMBER:



Coastal Finance, LLC. 400 Crown Colony Drive, Quincy, MA 02169 is an approved FHA lender. Not an agency of the federal government or the FHA. This offer is not a commitment to lend. All rates listed assume the refinance of a primary residence only. If you do not meet the criteria listed; there are other alternate low rate programs available. Call for details. Payments illustrated do not include any property tax, homeowners insurance, or mortgage insurance payments. Programs, rates, terms, and conditions are subject to change without notice. Other restrictions may apply: NMLS #20130