

RATE REDUCTION DEPARTMENT  
DREW MORTGAGE ASSOCIATES\*\*  
REFERENCE CODE: [REDACTED]

PRESORTED  
FIRST-CLASS MAIL  
U. S. POSTAGE  
PAID  
BEREA, OH  
PERMIT No. 333

[REDACTED]  
65269

 Call 1-617-763-0103

 File Number  
[REDACTED]



[REDACTED], we are contacting you regarding your  
\$201,521.00 loan

[REDACTED],  
Your property at [REDACTED] may be eligible for a lower interest rate of 1.99% (2.069% APR) with an estimated payment of \$1,295.88.

**Your new mortgage payment could save you thousands per year on your \$201,521.00 loan amount.**

LOAN AMOUNT	15 YEAR FIXED RATE	ESTIMATED NEW PAYMENT
<b>\$201,521.00</b>	1.99%(2.069% APR)	<b>\$1,295.88</b>

With interest rates near historic lows, our team is here to help you understand your options and walk you through the process each step of the way. **CALL TODAY!**

 CALL TODAY **617.763.0103**

 OR VISIT **[www.andrewmarquisteam.com](http://www.andrewmarquisteam.com)**



\*INTEREST RATES SUBJECT TO CHANGE \*\*15-YEAR TERM - PAYMENT DOESN'T INCLUDE AMOUNTS FOR TAX AND INSURANCE PREMIUMS. FULLY AMORTIZED OVER 15 YEARS. CROSSCOUNTRY MORTGAGE, LLC. IS NOT ACTING FOR OR ON BEHALF OF YOUR CURRENT LENDER.



Call 617-763-0103



Go to [www.andrewmarquisteam.com](http://www.andrewmarquisteam.com)

Reservation Code XXXXXXXXXX

PROGRAM DESCRIPTIONS: 15-year fixed rate. Stays the same throughout the life of the loan and is fully amortized and will be paid off at the end of the 15 years. Interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for federal income tax purposes; consumer should consult a tax advisor. Monthly payment does not include taxes and insurance. Your payment will be higher.

TERMS & CONDITIONS: The amount and terms of any credit offer we extend to you will be subject to underwriting approval and guidelines including your credit history, your capacity to make payments, and the available equity in your home. You may not qualify if you do not meet the criteria required for this offer, if you do not meet additional applicable criteria or creditworthiness, and/or if you cannot furnish any required collateral. To qualify for this offer, you may be required to provide up to two years of income verification. \*Credit severity may affect the down

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