

Exhibit 1



ADMINISTRATIVE OFFICES
Property ID#:

[REDACTED]

NOTICE OF 2008
GOVERNMENT BENEFITS

URGENT NOTICE

BASED ON YOUR COUNTY AVERAGE

Approximate Age: 79

Lifetime Monthly

Disbursement: \$1,789.59

Lump Sum: \$249,279.11

Credit Line: \$249,279.11

[REDACTED]

County: Middlesex

2008 Lending Limit: \$362,790.00

Eligible Property:

[REDACTED]

RM Case Number:

[REDACTED]

[REDACTED]:

You have been pre-selected to participate in this Government backed (Reverse Mortgage) program. This special senior program is administered by the U.S. Department of Housing & Urban Development and your funds are available now.

United States Federal Law [12 U.S.C. 1715z-20 (1)] 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 backed by FHA & 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; (3) enables your heirs to inherit your home; and (4) enables you to stay in your home for the rest of your life. *Based on current limits in Middlesex county homeowners approx. age 79 could receive a lifetime monthly check of \$1,789.59 or a lump sum of \$249,279.11, or have \$249,279.11 available with a growth rate of 5.3%.

All proceeds are Tax FREE, there are no income or credit requirements to qualify and you can use all funds distributed for any purpose. Before you can benefit from this program you must call to verify your home meets minimum standards and you must speak with a HUD/FHA authorized lender.

FOR MORE INFORMATION OR TO SCHEDULE AN ASSESMENT (FREE OF CHARGE)
CONTACT YOUR AUTHORIZED LENDER BY 09-12-2008
American Advisors Group, Inc.

CALL 1-800-516-2704

Additional information is being offered as a public service, without risk or obligation by your HUD/FHA Authorized Lender above when requested by 09-12-2008.

American Advisors Group, Inc. is a HUD & FHA Authorized Lender. Mortgage Broker License #MB5106. This offer is a private service and is not being made by an agency of the government. American Advisors Group, Inc is headquartered at 16811 Hale Ave. Suite A, Irvine, CA 92606.