



CONSUMER HOME MORTGAGE  
CORPORATION OF AMERICA

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FYI  
Jimmy

[REDACTED]  
NORTHFIELD, MA 1360

Loan Amount: \$373,000  
Date Funded: 7/15/2004

[REDACTED]

Hello

As you may realize the mortgage industry has recently experienced volatility that the industry hasn't seen for over 15 years. Many mortgage lenders, particularly sub-prime lenders have been forced to go out of business.

Sub-prime foreclosures are at an all time high  
Consumers feel trapped in high interest rate and adjustable mortgages that they may not be able to get out of ( however this is not always the case )

The intention of the letter is not meant to scare you but we do have information that your home loan that was closed in 7/15/2004 at an amount of \$373,000 was funded by a sub-prime institution.

If you feel that your current loan program and rate exceeds the level of risk you're comfortable with I would love to help assist you. What I can absolutely promise you is:

A "low pressure" consultative approach  
Honest and straightforward advice - I pride myself on these qualities

If you do need assistance *timing is of the essence*. The Federal Government has raised interest rates 17 times over the past two years. Please call me immediately for a free home loan analysis so we can assist you with fixing your adjustable rate.

Sincerely,

Craig Giannino  
Branch Manager - Consumer Home Mortgage  
Direct Line: 978-296-1032

EXHIBIT 1