

Federal Housing

Audit Review

Form 45-RN

Date Filed 5/7/2010

Re: Case	Numbe	r:	
Borrowe	r:	1	
City:		ar a Maria	
42	<u> </u>		

Our records indicate that you have yet to file for Federal programs sponsored by Federal Housing; you are entitled to these funds and further assistance.

Benefits of these programs include:

- * No Closing Cost Program
- * Get Your Mortgage Insurance Premium (MIP) refunded to YOU
- * Lower Your Rate and Payment
- * No Increase in Loan Balance
- * No Appraisal- Limited Time Only
- * No Income Verification

Your immediate response to this notice is crucial to your program acceptance. Call your assigned Federal Housing Case Manager toll free at 1-866-360-1200.

Respectfully,

Accounts Audit and Review



** Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. In transactions in which we act as a broker, we can arrange a loan with a third-party lender, but we cannot make, fund, or approve mortgage loans or guarantee rates. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. You have been selected to receive this solicitation based on information in publicly available records. * NFM, Inc." is an FHA approved Loan Correspondent Mortgage (19951-0018-0) and is licensed as: Delaware Chapter 22 Licensed Lender (148956); District of Columbia Mortgage-Lender and Broker (MLB-5218) under the trade name National Fidelity Mortgage Corporation; Georgia Residential Mortgage Lender (148956); District of Columbia Mortgage-Lender and Broker (MLB-5218) under the trade name National Fidelity Mortgage Lender (5330) under the trade name National Fidelity Mortgage Corporation; Massachusetts Mortgage Lender and Broker (MC3591); Minnesota Residential Mortgage Originator (20309174) under the trade name National Fidelity Corporation, Missouri (exempt); New Jersey Licensed Lender/Mortgage Banker (L052303) licensed by the New Jersey Department of Banking and Insurance; New York Licensed Mortgage Banker licensed by the New York Banking Department of Banking and Insurance; New York Licensed Mortgage Banker licensed by the New York Banking Department of Banking (12737.001) and Secondary Mortgage Lender (12738.001) under the trade name NFM. Consultants in Lieu of True Name NFM, Inc.; North Carolina Mortgage Lender the trade name NFM Consultants, Inc.; South Carolina (authorized to lend first-lien loans and broker); Virginia Mortgage Lender and Broker licensed by the Virginia State Corporation Commission (MLB-927) under the trade name Fidelity Mortgage Corporation; NFM, Inc." is not affiliated with, or an agent or division of, a governmental agenc