

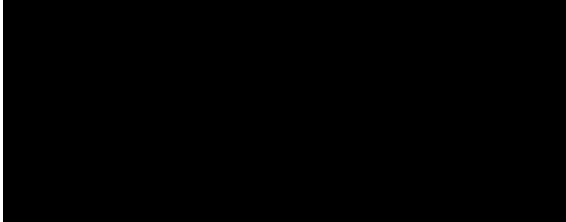


ADMINISTRATIVE OFFICES

Ellicott City, MD 21042

# NOTICE OF 2009 FUNDING INCREASE FOR SENIORS

## OFFICIAL BUSINESS



\*Approximate Age: 67

Lifetime monthly  
Disbursement:  
\$2,193.00

Lump Sum: \$385,798.77

Credit Line: \$385,798.77

County: Suffolk

2009 Lending Limit: \$625,000.00

Eligible Property: [REDACTED]

Pre-Qualification Number: [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 C12 U.S.C. 1715z-20 (1)D 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) you own your home for the rest of your life. \*Based on current limits recently established by congress homeowner's approximately 67 could receive a lifetime monthly check of \$2,193.00 or lump sum of \$385,798.77

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 **1-888-799-5810** to verify your home meets minimum standards and you must meet with a HUD/FHA authorized lender.

FOR MORE INFORMATION OR TO SCHEDULE A PRELIMINARY INSPECTION (FREE OF CHARGE)  
CONTACT YOUR LOCAL AUTHORIZED LENDER IN YOUR AREA BY 8/31/2009

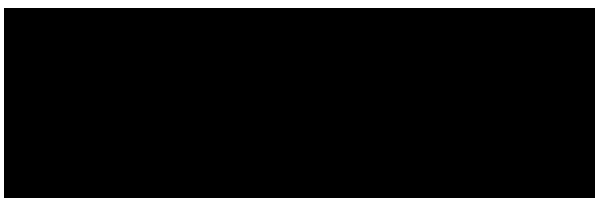
**Universal Mortgage Group, LLC.**  
**516 East 2<sup>nd</sup> Street, Suite # 3, Boston, MA 02127**  
**Call 1-888-799-5810**

Additional information and preliminary inspections are being offered in your area, as a public service, without risk or obligation by your LOCAL HUD/FHA Authorized Lender above when requested by 11/30/2009

This offer is a private public service and is not being made by an agency of government.

**A Licensed Mortgage Broker in Licenses - MA - MB-3794, CT - 14709 NH - 10775-MBR & ME - CS07407**

<b>Stop Foreclosure * No Mortgage Payments * You Still Own Your Home</b>
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Dear [REDACTED],

Are you past due on your mortgage payments and really starting to feel the economic crunch? Trying to enjoy retirement but worried about your financial future? A federally insured reverse mortgage may be the ideal solution for you. **Your current income and credit are not taken into consideration when applying for this type of loan. That's right, they simply do not matter.**

Home Equity Conversion Mortgages (HECM'S) allow homeowners age 62 or older to borrow against their home equity. **In this program, there are no mortgage payments for as long as you live in the property.** Join the many satisfied people that have researched and obtained a reverse mortgage and stop worrying about making that payment month after month.

Here's what you need to know about a reverse mortgage:

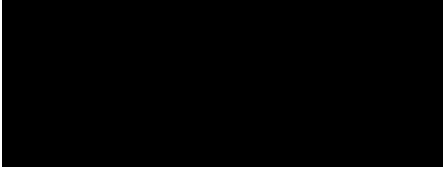
- There are no income requirements
- No credit requirements
- No payments for as long as you live in the home
- FHA insured and guaranteed
- You still own your home
- Get it all settled in a few short weeks

Whether you have looked into a reverse mortgage in the past or this is brand new to you, please call us and let us educate you on all the new options with reverse mortgage including new fixed rate loans in the 5's!!! You can contact us at **1-888-799-5810**.

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**A Licensed Mortgage Broker in Licenses - MA - MB-3794, CT - 19709 NH - 10775-MBR & ME - CS07407**

# Interest Rate Alert



**FED takes over Fannie & Freddie,  
Rates are at 40 Year Lows**



**IMPORTANT: HUD Announces FHA Program that allows you to CASH-OUT up to 95%.  
Please call 888-826-8501 by September 30th for Your Free Consultation.**

Dear [REDACTED],

We have been trying to contact you regarding your current mortgage. Based on the information we have obtained from credit reporting agencies, we have done some research on your financial situation and your home located at [REDACTED]. Our records indicate that you may have a mortgage in the amount of \$210,960. You are **PRE-SELECTED** to refinance with a **FIXED RATE mortgage as low as 5.5% (5.685% APR<sup>1</sup>)**. The process is simple with no out-of-pocket costs!

<b>Your Estimated Loan Balance:</b>	<b>\$210,960</b>
<b>YOUR NEW MONTHLY PAYMENT:</b>	<b>\$1,198</b>

**Based on this estimate, you can save hundreds every month and maybe thousands over 1 year!**

[REDACTED], there is no reason to pay more than you have to. We've done the research, and let's see if we can reduce your payments. If your loan closes in October your first payment isn't due until December. All you need to do is call us today. So, why wait? Now's the time to start saving!

Sincerely,

Universal Mortgage Group, LLC.  
516 E. 2<sup>nd</sup> Street Suite 3  
Boston, MA 02127  
Toll Free: **888-826-8501**

**THIS IS NOT A LOAN  
APPROVAL**

**P.S. [REDACTED], You must call by September 30th to redeem this offer.**

30 year Fixed Rate 5.5% (APR 5.685%). <sup>2</sup>Principal and interest only Rates may not be available at commitment or closing. See reverse for licensing and terms and conditions of this preselected offer. By refinancing your current loan, your total finance charges may be higher over the life of the loan.

***You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-5-OPT-OUT. See PRESCREEN & OPT-OUT NOTICE on the reverse side for more information about prescreened offers.***




\*TERMS AND CONDITIONS: Information from your consumer credit report was used in connection with this offer and you received this offer because you satisfied certain criteria of credit worthiness WSAC used to screen persons for this offer. Credit may not be extended if, after you respond to this offer, you no longer meet the selection criteria, cannot provide verification of income, we do not receive a satisfactory appraisal, title and LTV on your home and/or a current credit report shows adverse information. This offer is made under the assumption that you will qualify for a minimum of \$100,000 up to \$999,999 mortgage loan at rates from 1.0% to 11.99% depending on qualifications and that your debt-to-income ratio is appropriate and reasonable for this level of debt. WSAC may also choose to cancel this offer if it is unable to verify information you have provided. You have the right to prohibit information contained in your credit file with any consumer-reporting agency from being used in conjunction with any credit transaction that you do not initiate. The toll free number to opt out is 1-888-567-8688.

This offer good through September 30, 2008.

**PRESCREEN & OPT OUT NOTICE**

**This "prescreened" offer of [credit or insurance] is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of [credit or insurance] from this and other companies, call 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com) ; or write TransUnion Opt Out Request PO Box 505, Woodlyn, PA 19094-0505, Experian Information Systems, Inc PO Box 919, Allen, TX 75013, Equifax Options PO Box 740123, Atlanta, GA 30394-0123.**

a. ID Number [REDACTED]	Offer by: <b>Universal Mortgage Group, LLC</b>		Code [REDACTED]
b. Mortgage Company Phone Number <b>1-(888)-799-5810</b>		Property County: <b>Worcester</b>	
c. Company <b>Universal Mortgage Group 516 E. 2<sup>nd</sup> St. #3 Boston, MA 02127</b>		Property Type: <b>RESIDENTIAL</b>	
		Notice Type: <b>009</b>	Subject: <b>30 Year Fixed Rate</b>
		Rate: <b>4.25%</b>	APR: <b>4.52%</b>
d. Addressee's Personal ID Number MA269880476			
e. name, address, and ZIP code [REDACTED] 		RE: Mortgage Rates Hit All Time Low NOT A GOVERNMENT DOCUMENT	
State <b>MA</b>	Rate Reduction Notice	Issuer: <b>Program Director</b>	Total Loan Amount <b>\$218,149</b>

Form **009** Payment Reduction Notification**2009****FORM 009****PAYMENT REDUCTION NOTIFICATION – Interest Rates Hit Historic Lows – Don't Miss Out – Call Now**

PLEASE READ ENTIRE DOCUMENT CAREFULLY

RE: Payment Reduction Program

Issued Date: May 21<sup>st</sup>, 2010

Dear [REDACTED],

Records indicate that your current mortgage may carry a much higher risk than you originally anticipated. As you may know, interest rates on mortgages have recently declined to all time lows. This may have opened a short window of opportunity for you to reduce your monthly payment at rates never seen before.

We are currently offering you a 30 YEAR FIXED mortgage of \$218,149 with a pre-qualified\*, FIXED rate of 4.25% (4.52% APR<sup>1</sup>). Your new monthly payment could be as low as \$1,073. If your loan closes in June, you may not have to make another mortgage payment until August. This type of program is available to many of the residents in Worcester County. To see how this program may benefit you directly, please call us at 1-(888)-799-5810.

Sincerely,  
Universal Mortgage Group, LLC  
Toll Free: 1-(888)-799-5810

<sup>1</sup>Annual Percentage Rate, 30 Year Fixed Rate & Term.  
See reverse for terms and conditions of this pre-qualified\* offer. Rate 4.25% Apr 4.52%.  
Licenses - MA - MB-3794 & CT - 19709

***You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-5-OPT-OUT. See PRESCREEN & OPT-OUT NOTICE on the reverse side for more information about prescreened offers.***

TERMS AND CONDITIONS: Information from your consumer credit report was used in connection with this offer and you received this offer because you satisfied certain criteria of credit worthiness we used to screen persons for this offer. Our offer is subject to: 1. Your continuing to meet the criteria for this prescreened offer; 2. Your ability to give us a first (or second) mortgage lien on your property; 3. Your credit report, application and credit history meet our pre-established credit criteria; 4. Your monthly housing ratio (new monthly mortgage payment divided by your monthly gross income) cannot exceed 40%. 5. Your monthly total debt-to-income ratio (total monthly debt payments divided by your monthly gross income) cannot exceed 40%; 6. You have been employed for at least 1 year; 7. We receive a satisfactory title and appraisal on your home.

You are pre-qualified for no less than \$100,000 with a maximum loan to value of 80% of the subject property that you own. As of the date of this letter the actual interest rate is 4.25%. Your actual interest rate will be locked in after your loan application is completed. Annual Percentage Rate (APR) is 4.52% for a 30 year mortgage loan of \$218,149 with 80% loan to value. Loan assumes 2 points origination & discount fee based on total loan balance financed. Monthly payments would be \$1,073 for 360 months per \$100,000 financed. This includes principal and interest only. Other rates and conditions apply for different mortgage amounts and terms. This pre-qualified offer expires June 15th, 2010 and rates may change without notice.

**PRESCREEN & OPT OUT NOTICE**

**This "prescreened" offer of Universal Mortgage Group, LLC is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of Universal Mortgage Group, LLC from this and other companies, call 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com) ; or write TransUnion Opt Out Request PO Box 505, Woodlyn, PA 19094-0505, Experian Information Systems, Inc PO Box 919, Allen, TX**