



**U.S. GOVERNMENT HOMEOWNER RELIEF PROGRAM**



VillageHome  
Mortgage

May 17, 2010

THE SUM OF Two Hundred Eighty Thousand And 00/100

**\$280,000.00**

PAY TO:



*Todd Jackson*

Todd Jackson, Sales Manager

APPROVAL ID:



NON-NEGOTIABLE > THIS IS NOT A CHECK

**This U.S. Government Relief Program enables you to refinance up to 97.75% of your home's value.**

Dear

If you have been waiting to refinance your home, **NOW is the time!** Due to the current economic crisis and recent legislation passed by the U.S. Government you can now take advantage of historically low interest rates! One huge benefit of this Congressional Act is that you may have the opportunity to refinance with **"NO OUT OF POCKET COSTS"** to a Fixed Rate that is around 4.5% (4.649% APR).

Your new mortgage is a U.S. Government backed loan. Let our Credit Qualification Experts show you how you could **refinance now with No Out of Pocket Costs.** Your new principal and interest payment may be **\$1,460.61**. If this amount is lower than your current payment, please contact us today at 1-877-445-6648.

As a result of the current state of the economy and the decline in home prices across the country "The Making Homes Affordable" program was released by the Department of the Treasury on March 4, 2009. **This program specifically assists borrowers who have been unable to lower their monthly payment or convert their loan into a more stable mortgage.**

Sincerely,

*Todd Jackson*

Todd Jackson, Sales Manager

For complete details on this program, call today at 1-877-445-6648. You can save thousands of dollars!

**Homeowner Relief Refinance for**

Term	Rate	Monthly P&I* <small>(Not Including Taxes &amp; Insurance)</small>
30-Year Fixed	4.75% <small>(4.836% APR)</small>	\$1,460.61
15-Year Fixed	4.50% <small>(4.649% APR)</small>	\$2,141.98

**APPROVAL EXPIRATION DATE: July 1, 2010**

**APPROVAL ID. #:**

Call your loan specialist today and have your Approval ID ready!

**(877) 445-6648**

**Call 24 Hours a Day, 7 Days a Week**

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling 1-888-5OPTOUT. See **PRESCREENED & OPT-OUT NOTICE on reverse side for more information about prescreened offers.** \*See other side for continuation of disclaimer.