



30-Year Fixed,
1.95%¹

FREE APPRAISAL³



Example

	Balance	Payment
Your Estimated Current Mortgage	\$450,000	\$3,728
Your Estimated Revolving Debt	\$21,439	508
Your Estimated Total	\$471,439	\$4,236

Your New, One, Low Monthly Payment: \$2,465⁴

Dear [Redacted]

We are making you an incredible offer for the next 7 days. You are pre-qualified to reduce your mortgage payment by hundreds of dollars each month when you refinance with American Nationwide! Our Rate Reduction Loans² can provide you with a 30-year fixed rate of 1.95%¹ for \$650,000 or more.

Based upon this estimate, you can save \$1,764⁵ every month and \$21,168 over 1 year!

American Nationwide Mortgage Company is a nationally licensed mortgage lender with a great record from the Better Business Bureau. We have many loan programs available for every situation and our closing costs can almost always beat any competitor. My company believes that honesty and superior service is the only way to develop life-long mortgage customers and we hope you give us the opportunity to work with you.

There is no obligation or expense to speak to one of our experienced Loan Originators. So give us a call today.

Sincerely,

Matt Rubin, Branch Manager
American Nationwide Mortgage Company
3820 Northdale Boulevard, Suite 111A
Tampa, FL 33624
Licensed in South Carolina #93-738
Toll Free: 866-558-8724

Call Today!
Call toll free: 866-558-8724
Reservation Code: [Redacted]

¹ 1.95% Annual Percentage Rate, 30-Year term.
² Reimbursed at time of closing. See reverse for terms and conditions of this pre-approved offer.
³ Monthly payments would be \$287 for the first 12 months per \$100,000 financed.
⁴ Example is estimated current total payments less estimated new payment.

Exhibit A

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

Our offer is subject to: 1. Continuing to meet the criteria for this prescreened offer; 2. Your ability to close us a first mortgage loan on your property; 3. Your credit report, credit history, income and employment continue to meet our pre-established underwriting standards; and 4. We receive a satisfactory title and appraisal on your home. Initial Annual Percentage Rate (APR) for a 30 year mortgage loan with 80% loan to value is 4.981%. Rate is fixed for 12 months and adjusts upwards 7.5% of the payment amount annually for the first ten years of the loan. Loan assumes 0 points. Monthly payments would be \$387 for the first 12 months per \$100,000 financed. This includes principle and interest only. Other rates and conditions apply for different mortgage amounts and terms. The pre-approved offer expires March 31, 2007.

PRESCREEN & OPT OUT NOTICE: This "prescreened" offer of credit 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 from this and other companies, call 1-888-567-8688 or visit the website at 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.