



FHA LENDERS

Easy to Qualify.
Easy to Apply.
Easy to Afford.

We're Easy! Low Rates. No Hidden Fees. No Closing Costs.

Homeowners in the process of refinancing or purchasing a home have taken advantage of new **Government Low Rate Mortgages**. You can lock in these rates while they are at historic lows!

Low fixed rates!
2.25%

FHA Lenders can get you a low rate loan today!

We can find the right loan to fit your needs - even if you have less than perfect credit. All with no hidden fees, no closing costs and no hassles.

It's easy! Get started today!

"Amazingly fast approval process! We got a fantastic rate on our new home loan and closed just two weeks after applying."
-- Richard S.

Why you should work with us on your new loan or refinance:

- ★ No Hidden Fees or Points
- ★ No Obligation
- ★ No Credit Check
- ★ No Social Security # Required
- ★ Fast Approval Process
- ★ Safe and Secure Application
- ★ Get the Lowest Rate Available

Low Fixed Rates

Type of Loan:

Refinance

Type of Home:

Single Family

Your Credit Rating:

Excellent

Your Zip Code:

Find Lowest Rate



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FHALenders.net, Inc., 2119 1st Avenue, Markum, IL 60312

PRESORTED
FIRST CLASS
U.S. POSTAGE
PAID
PERMIT 42232

→ **TIME SENSITIVE INFORMATION** ←
IMMEDIATE ACTION REQUIRED!

THIS IS A SOLICIATION FROM AN FHA LENDER. SEE INSIDE FOR STATE LICENSING DISCLOSURES.

PERSONAL & CONFIDENTIAL

Mr. John T. Walker
123 Park Ave
Anytown, VA 23456-7890



FHA LENDERS

Current Mortgage @ 4.25%
Property Owner: John T. Walker
Loan Amount: \$357,000.00
New Payment: \$1,364.62

IMPORTANT: Mortgage Rates are at historic lows! Don't miss this opportunity! Get a 2.25% fixed rate today!

Mr. Walker-
Save money on your home mortgage with your new payment! Keep more of your hard-earned cash with an incredibly low fixed rate mortgage - even if you have less than perfect credit! These low rates won't last - **you must act now!** Call us today at **1-877-555-1212** to take advantage of our **Free Application Offer**.

FHALenders.net
Ask for a Government Loan Advisor
Toll Free: 1-877-555-1212

- ★ **No Hidden Fees or Points**
- ★ **No Obligation**
- ★ **Fast Approval Process**
- ★ **Get the Lowest Rates Nationwide**

Offer made by FHALenders.net. Not an agency of the federal government. All approvals subject to underwriting guidelines. Loan rate is not guaranteed. Application based on credit and income history, insurance and other costs. APR's and loan amounts may vary at any time based on applicant's qualifications and market conditions. Application fees may apply. Licensed in VA, License #123456789A. FHALenders.net, Inc., 2119 1st Ave, Markum, IL 60312. Equal Housing Lender.



Anthony R. Deal
Lic # Q4R8721

HomeDeal Realty

**Low Rates!
Low Payments!
Guaranteed Approval!**



**3 BEDROOM / 2 BATH / LIVING / DINING /
CENTRAL AIR & HEAT / FIREPLACE / 2 CAR
GARAGE/ READY TO MOVE IN!
\$150,000 OR \$590 PER MONTH**

We can get you into a home like these with a low monthly payment. Guaranteed approval for these great deals! Don't wait, call Tony today!



**3 BEDROOM / 2 BATH / DEN / LIVING
DINING / FINISHED BASEMENT / FIREPLACE
2 CAR GARAGE/ PRO LANDSCAPING!
\$165,000 OR \$612 PER MONTH**



**3 BEDROOM / 2 BATH / LIVING / DINING
LG GOURMET KITCHEN / BACKS TO POND
2 CAR GARAGE/ NEW HVAC & CARPET
155,000 OR \$599 PER MONTH**

Act now to take advantage of historically low mortgage rates. These great homes won't last long. No hidden costs and guaranteed approval.



Call today to get our low monthly payments and guaranteed approval.

1-877-555-1212