Dear [Name],

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 Loans can provide you with a 30-year fixed rate of 1.95% for $550,000 or more.

Based upon this estimate, you can save $1,764 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 #33-738
Toll Free: 866-559-0724

*2.997% Annual Percentage Rate, 30-Year term.
**Not available at time of closing. See reverse for terms and conditions of the pre-approved offer.
***Monthly payments would be $926 for the first 12 months for a $550,000 loan.
****Discount is estimated on 3.5% rate. Payments have not been adjusted nor guaranteed.

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.

Call Today!
Call toll free: 866-559-0724
Reservation Code: [Redacted]
Terms and Conditions

Our offer is subject to: 1. Continuing to meet the criteria for this prescreened offer; 2. Your ability to give us a first mortgage lien 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 20% loan to value is 4.581%. 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 $327 for the first 12 months per $100,000 financed. This includes principal and interest only. Other rates and conditions apply for different mortgage amounts and terms. The SRE-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 1-888-567-5688 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.