

Hurry! Preapproval ends xx/xx/xx!

Date:

You're *Pre-Approved* for a \$xxxxx Bill Consolidation Loan.

**Simplify Your Finances, Eliminate High-Interest Debt,
and Save Hundreds Every Month**

**Call 1-800-644-3327 by xx/xx/xx to secure these funds
in as little as *21 days***

Name
Address

Personal Acceptance ID:

Dear (First Name),

As an approved homeowner, you're *pre-approved* for a Bill Consolidation Loan up to \$xxxxx. Plus – you qualify for our *lowest* rate: x.xxx%.

But, your pre-approved status expires **xx/xx/xx**, so you must act quickly to secure these funds before we must offer them to another homeowner.

My name is David Noyce, and I'm President of Advanced Financial Services – AFS. We help homeowners – just like you – get rid of high-interest debt and save hundreds of dollars *every month*. I'll show you how that works in just a moment.

First I want you to know that we can help *you*. We've helped over 75,000 families unlock the equity in their home to help with: excess credit card debt... unexpected medical expenses... college tuition... and even remodel their home or enjoy a family vacation.

The Time To Act Is Now

You can have financial freedom if you call AFS by xx/xx/xx. When you call to speak with one of our Personal Mortgage Specialists, they'll listen to what you need with respect and without judgment. They're here to help you understand the process and answer every one of your questions. They're here to help you feel good about your

finances once again – to help you regain that feeling of control. We’re ready to proceed – as soon as we have your approval.

Annmarie A , MD

I was embarrassed when I picked up the phone to call and see what AFS could do for us. We owed a lot of money and had a lot of credit debt, and I didn’t know what we were going to do. She assured me from the first phone call that all would be alright. That we would have a chance at a fresh start. She never asked how we got into such financial problems, but that we would be able to get out of this. I cried when I hung up the phone because there was hope.

Marcy A. , PA

AFS helped us out of a bad situation. They enabled us to get back on our feet. Maria was most helpful during a very stressful time. She was truly wonderful. We would definitely use your services again.

Most loans close *within 21 days*, so in a short time you can:

- **Eliminate your high interest debt.** Save hundreds of dollars *every month*. You could enjoy \$500, \$750, or even \$1,000 *extra* each month. Once your loan is issued, *we’ll pay off your credit cards for you*, and save you the time and trouble of doing it. You can even consolidate your current mortgage into this loan and have only one low monthly payment.
- **Pay unexpected or urgent bills that are due.** Maybe a family member has some outstanding medical bills, or your car needs repairs. Your home may need a new furnace, or it may be time to remodel or update the landscaping. Any or all of that is possible with your loan since there are *no restrictions on how you use the funds*.
- **Treat your family to a vacation or something they’ve wanted.** Your family is important, and maybe you’ve wanted to spend time together and get a boat. Enjoy a resort vacation together – or even a cruise! You get to choose.

And the interest on your loan is usually **tax-deductible**. That means greater savings and even more

money in your pocket! Please consult a tax advisor for information about your specific situation.

How Much Can You Save Every Month?

The exact amount depends on your individual circumstances, but here is an example:

Current Debts	Balance	Monthly Payment
Credit Card Debt at 18%	\$12,000	\$433.83
Auto Loan at 8%	\$10,000	\$244.13
Home Improvement loan at 10%	\$15,000	\$161.19
Current Mortgage at 8%	\$93,000	\$682.41
Total Current Monthly Payments:	\$130,000	\$1521.56
Monthly Payment with New AFS Mortgage (at 5.875%, 7.881 APR)	\$130,000	\$769.00
Extra Money in Your Pocket EVERY MONTH		\$752.56

That's \$752.56 every month... \$9,030.72 every year... and \$45,153.60 *in just five years*. Isn't it better to have that money for your family, instead of paying it in interest and fees?

Regardless Of Your Circumstance, We Have A Loan Program For You.

We know everyone's circumstances are different. That's why we've designed a variety of loan programs to fit almost every need. And to make it even easier for you, ***there is no application fee for any of our loan programs.*** You can have the financial relief and stability you need **and save even more money.**

Charles B. , NY
Thank you for working so hard to get us out of our debt. I had creditors harassing me day and night. Brandon took charge and the creditors stopped calling. Both of my loan officers are very devoted and help to make the impossible become possible.

- We can refinance your mortgage and lower your monthly payment.
- We offer reverse mortgages for homeowners who have a lot of equity and want to draw some out on a monthly basis instead of going into debt.
- We have a special program we call a Zero Balance Program. With this program, all your high interest balances are reduced to zero, potentially saving you hundreds of interest dollars every month. Plus, some or even all of the interest on the Zero Balance loan could be tax deductible, giving you even more savings.
- And all these programs typically close in **just 21 days.**

All these benefits start by calling **1-800-644-3327** and speaking with a Personal Mortgage Specialist.

Finances Are Important, But Our Real Focus Is You

At AFS, our real focus is on helping people. That's why we want you to be comfortable with every step in the process. We want to keep you well informed, and our Personal Mortgage Specialist will be with you every step of the way.

From the very first time you speak to your Mortgage Specialist, you'll see that they genuinely have your best interests in mind. Very quickly, you'll realize that you can trust them to help get your finances in order and that extra money into your pocket, where it belongs.

We Even Make It Easy For You To Say Yes

Our business is conducted 100% by phone and e-mail -- with the exception of actual closings. That means you won't need to tell your boss why you need time off from work. There's no need to travel if you're homebound, or have difficulty getting around.

Plus, you'll get your own personal AFS web site that you can log onto to check the progress of your loan. No more time wasted worrying that nothing is happening. No need to wonder if no news is bad news.

We also treat our employees as well as we treat our clients, and that's why AFS was voted the fifth best small company to work for by the Society For Human Resource Management. We know that treating our employees and clients the way they should be treated makes our business much stronger. And finding someone you trust to do business with removes any fear and uncertainty.

There's No Need To Wait Any Longer. Call AFS Today.

We've helped thousands of families like yours, and you can depend on AFS to handle your situation quickly and correctly. Most of our loans close in 21 days, so your funds will soon be on their way. If creditors are calling, you'll be able to tell them that they'll be paid in just a few weeks.

Get financially organized and *manage* your money instead of risking damage to your finances. Don't wait any longer. Remember that we need to hear from you by **xx/xx/xx** or we'll need to make these funds available to another homeowner. Get the phone and dial **1-800-644-3327**. Our Mortgage Specialists are standing by and ready to help you.

Make the call now before your pre-approved status expires.

Sincerely,

David Noyce
President, Advanced Financial Services.

P.S.: There's no need to pay all that money in interest. Call and keep it for your family. We'll help you lower your bills and put more money in your pocket. And remember - most closings happen within 21 days. So you'll have that money soon. Call **1-800-644-3327** right now, while this letter is in your hand. Don't let anything else get in the way of putting that extra money in **your** pocket. Call now. You'll be glad you did.

Conrad A. , RI

We think that both Anthony and Rich were very helpful with everything. They put a lot of time into helping us get our mortgage. They were both always available to help answer any questions we had. Our loan was not easy to obtain, but thanks to Anthony and Rich's hard work, it went through.

No other mortgage company would help us when we needed it. I would recommend AFS...to anyone. I thank them for their patience and dedication.