Approval Department 410 Exchange Irvine, CA 92602

#### IMPORTANT DOCUMENTS ENCLOSED



U.S. MAIL: The Enclosed documents are Intended solely for the addressee listed and should be opened by the aforementioned only. Do not bend, fold, tear or mutilate

Dated Material. Open Immediately.

# Now, Patricia A Harkey, you can lower your monthly mortgage payments from 2,074 to 1,035 - with a new reduced-rate mortgage as low as 4.25%.

Patricia A Harkey
175 Purcell Dr
Alameda, CA 94502-6551

Your savings: \$1,039 a month!

Dear Patricia A Harkey:

Our records show you are paying 2,074 a month on your mortgage -- and that you have a remaining balance of 210,454.

By refinancing with Pacific Coast Funding at a lower rate of 4.25%, you can almost immediately reduce your monthly mortgage payments to just 1,035 -- a savings of \$1,039 a month!

Why not refinance now? Over the lifetime of your home, you'll put thousands of extra dollars right in your pocket.

Even better, you'll shell out far less each month in principal and interest.

With today's high cost of living, shrinking paychecks, rampant inflation, anemic economy, and growing unemployment, don't you want to keep your monthly expenses as low as possible?

Mortgage rates have sunk to rock-bottom levels. There has never been a better time to refinance. And now, it's easy.

Will you do me a favor? Right now, take \$1,039 out of your wallet -- or if you don't have that much cash on hand, write out a check to yourself for that amount.

Now hold the check or money in your hand. Take a good, hard look.

\$1,039. That's the amount of money you could be saving this month, next month, and every month -just for making one toll-free phone call to Pacific Coast Funding.

\$1,039. Take that number. Get out your calculator. Multiply it by 12. Now multiply the total again by the number of years remaining on your current mortgage.

That's the amount a new reduced-rate mortgage from Pacific Coast Funding can save you! Isn't that much money worth 5 minutes of your time?

Just call Pacific Coast Funding toll-free 800-460-2203 today. There's no fee. No paperwork. No obligation. And we'll process your application right over the phone.

Sincerely,

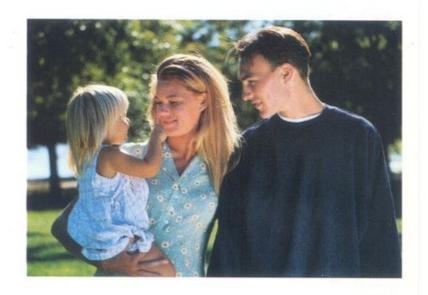
Robert M. Campbell, Vice President

Lobert Campbell

P.S. <u>Don't pay a higher mortgage rate than you have to</u> for even one more month! Call toll-free 800-460-2203 now. Or visit www.pcfunding.com today.

## Rave Reviews

Read what homeowners are saying about Pacific Coast Funding, Inc.



"...I have never met such knowledgeable, hard-working mortgage professionals..."

Call Pacific Coast Funding, Inc. 1-800-460-2203

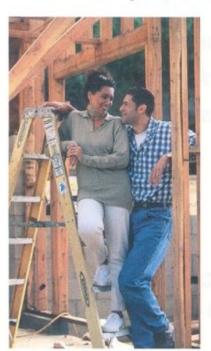


"I just want to tell you how great you were in getting me my second mortgage. I cannot thank you enough for your follow through and for working around my hectic schedule... My thanks to you and your incredible staff."

- Rose S., Glendale

"When other banks said no way, you stopped and listened. Not only did you get us a great loan, but you also topped it off with a second mortgage consolidating our bills and lowering our monthly payment by \$600 a month."

- Chris and Odalys R., Torrance

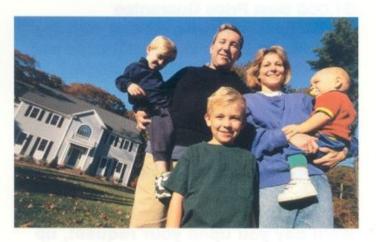


"I appreciate working with professionals like yourselves. Customer service and returning calls are an extremely

and returning calls are an extremely important part of doing business and I would rate you an A+ for professionalism and honesty."

- Donald and Lydia B., Laguna Niguel "I have never received such courtesy and professional assistance from any loan agency. Despite all the road blocks thrown up, you still got me the loan and I truly appreciate it"

-John M., Oakland



"I hope you know you're doing a good thing for people. You have helped us payoff everything and now all we are left with is the Honda. The weight of paying our credit cards every month is finally gone. God bless."

- Susana F., Antioch



"You helped me consolidate my first and second mortgage into one. You also helped me payoff my credit card bills and gave me \$10,000 in cash for home improvements. My overall savings were \$500 a month."

- Barbara T., Santa Rosa

### Good reasons for choosing **Pacific Coast Funding**

#### \$1,000 Best Price Guarantee

For 30 days after loan closing with us. if you find a better deal, we'll write you a check for \$1,000. It's that simple!

#### \$100 Satisfaction Guarantee

We'll pay you \$100 if you are not satisfied for any reason and cancelled your approved application.

#### Free Appraisal

We'll pay you upon your request, up to \$300 toward your home appraisal at loan closing.

#### Free Application

You will not pay any application, credit report and cancellation fees of any kind.

#### Skip a Payment

You may be able to skip 1 or 2 mortgage payments completely! spend the cash anyway you like.

#### Free Refinance Guarantee

For up to 3 years after we do your loan, if you want to refinance for any reason, we'll waive all of our fees.

**Pacific Coast Funding** 1-800-460-2203



Pacific Coast Funding is an equal housing lender licensed by the Department of Corporations under CRMLA.

<sup>&</sup>lt;sup>1</sup> Please call for details.