

**Important News:** A review of your mortgage and credit scores reveals:

**Your monthly mortgage payments are too high —and, in as little as 21 days, they can be much, much lower!**

Ms. Jane J. Prospect  
123 Main Street  
Anytown, ST 12345

**Your FICO Score:**

- Good (750-850)
- Moderate (650-749)
- Fair (550-649)
- Poor (549 and below)

**Personal ID:**

12345678901234

Dear Ms. Prospect,

If the list upon which I found your name is accurate, I am in a position to make a financial proposal to you that could save you an enormous amount of money.

This list, which I secured from a credit bureau, tells me several important things about you:

- 1. You are an honest, hard-working, credit-worthy individual.**
- 2. You have a “fair” – but not spotless – credit score.**

Now, you’d think having a “fair” credit score would be good for you.

But it’s not.

Reason: Unless your credit is “excellent” (see credit report enclosed), lenders are reluctant to give you money. A less-than-perfect credit score makes them nervous – fearful that you won’t repay the money they loan you.

Therefore, you should check your current mortgage carefully, especially the rate. Then you should call AFS at **1-800-644-3327** for a free, no-obligation Quick Rate Quote and Mortgage Comparison.

Based on a review of your enclosed credit report, I am quite confident that we can help you refinance your mortgage at a lower rate – and **REDUCE your mortgage payments by hundreds of dollars every month.**

Why does AFS actively refinance mortgages for people whose credit scores are less than perfect?

Here’s the reason....

Despite any blemishes you may have on your credit report, you have one huge advantage that many other borrowers don’t:

The equity you’ve built up in your home ... which AFS can use to approve a loan for you.

By refinancing your current high-interest mortgage with AFS at a highly competitive rate,

*over, please*

YOU CAN CHOOSE TO STOP RECEIVING “PRESCREENED” OFFERS OF CREDIT FROM THIS AND OTHER COMPANIES BY CALLING TOLL-FREE 1-888-567-8688. SEE THE PRESCREEN & OPT-OUT NOTICE ON BACK FOR MORE INFORMATION ABOUT PRESCREENED OFFERS.

**Call the AFS Credit Improvement Line at:**

**1-800-644-3327**

you can not only lower your monthly payments — potentially saving thousands of dollars over the lifetime of your loan — you can also take as much as \$10,000, \$15,000, or even \$25,000 or more in cash out of the equity in your home. Use it to pay off other bills, make home improvements, or however you wish.

In fact, if the list upon which I found your name is any indication, you can qualify to borrow up to \$300,000 at only 5.875% (7.936% APR) in as little as 21 days from now!

I think you'll like our no-paperwork loan process, quick approval, friendly service, and low, low rates. And I'm confident you'll love having money in your pocket ... extra cash in the bank ... lower monthly mortgage payments ... and no more credit card debt.

The first step is easy. And free. Just pick up the phone and call us today toll-free at **1-800-644-3327** for your **FREE Rate Quote and Mortgage Comparison**.

Your personal AFS advisor is standing by to answer any questions ... and help get your refinancing application started. You can be out of debt — with all your bills paid and money in the bank — literally in just a few weeks.

So what are you waiting for? Call **1-800-644-3327** today for your FREE Rate Quote.  
Note: Offer expires 00/00/07.

Sincerely,



K. David Noyce  
President

P.S. We move fast to save you money! It takes only a few days for your application to be approved. And most loans are closed and funded within 21 days. You could literally reduce your mortgage payments – by hundreds of dollars a month – in as little as three weeks from today. So what are you waiting for? **Call now for your free Rate Quote and Mortgage Comparison**. No obligation, of course.

#### 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 TransUnion at 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com); or write TransUnion Opt Out Request, PO Box 505, Woodlyn, PA 19094-0505.

# Here is your FREE Credit Report

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For: Janexxxxxx J. Prospectxxxxxxxxxxxxxx  
123 Main Street  
Anytownusa, ST 12345

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**BALANCE OF CURRENT MORTGAGE:** \$000,000.00

**CREDIT RATING:**  Good (750-850)  Moderate (650-749)  
 Fair (550-649)  Poor (549 and below)

**PERSONAL ID#:** 12345678901234

**PRE-QUALIFIED TO BORROW UP TO:** \$300,000

**RATE:** 5.875% (7.936% APR)\*

**OFFER EXPIRES:** 00/00/07

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## Interpreting your credit score.

In the 1980s, Fair Isaac Corporation devised a mathematical model called FICO® to predict the credit risk of consumers based on information in their credit record.

Your FICO credit score gives lenders an indication of how likely you are to repay back loans and other debt on time.

Your credit score is rated fair. What does that mean to you?

Consumers with a “poor” credit rating are often unable to get credit from many of the merchants, utilities, and other vendors they need to do business with. When they do get loans or a line of credit, they are penalized for their bad credit history, with lenders charging them the highest interest rates.

If you have a “good” credit rating, it means you never or rarely missed a payment on your mortgage, utility bill, phone bill, and other debt. Companies are eager to extend credit to consumers with “good” credit, and these consumers can usually qualify for bank loans.

Your credit score of “fair” means that most traditional lenders either do not want to make you a loan – your credit history makes you too much of a risk – or if they do loan you money, it is at above-market interest rates.

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## Get out of debt — permanently — with the AFS solution.

AFS was created specifically to help men and women who, like you, are hampered in life by mounting debt, a lack of cash, and a less-than-perfect credit rating.

Our mortgage refinancing programs are tailored to help you accomplish three goals:

- (1) Lower your current mortgage payments by hundreds of dollars a month,
- (2) Give you thousands of dollars in extra cash, and
- (3) Help you consolidate your debt and put your financial house in order.

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## **AFS helps you tap into the hidden value locked up in your home.**

Even if your debt is high and your paycheck doesn't cover your monthly expenses, you have a valuable financial asset you can tap into that many Americans don't: the equity in the home you own.

Over the past few years, the U.S. real estate market has exploded, with house prices doubling in many areas. As a result, you've built up considerable equity in your home — more than you might think.

**Example:** Joe bought his home only a year ago for \$150,000, putting 10% down and taking out a mortgage for \$135,000. Today, Joe's home is worth \$170,000. When Joe refinances, he can take that extra \$20,000 out of the house as cash. He'll use some of it to pay off his credit card debt, and the balance to add a new deck.

With your current mortgage, which is based on the value of your home when you purchased it, that equity remains locked up: you own a valuable and large asset, but you cannot put its value to work.

When you refinance your mortgage based on today's lower rates — and your home's increased value — you can cut your monthly mortgage bill substantially. You may also be able to take out thousands of dollars in cash — yours to use however you choose.

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## **Money that can make the difference.**

At AFS, we help thousands of families get back on track financially every year by showing them how to unlock the enormous equity hidden in their home.

Something as simple as a mortgage refinancing with AFS can totally change your life — for the better. Imagine: All your bills paid off. No more hassles from creditors. Finally, you get out from under your debt — and no longer dread opening your mailbox because it's stuffed with bills.

And you have the money to pay college tuition ... treat yourself to a new TV ... add that new family room ... or finally replace your home's old heating and cooling system. In short, money to enjoy the best life has to offer — while eliminating financial worries for good.

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## **Take the next step. It's free. And there's no obligation.**

To speak with an AFS Financial Advisor about lowering your monthly mortgage payments ... and for your free, no-obligation Rate Quote and Mortgage Comparison ... just call toll-free **1-800-644-3327** today.

# Mortgage Refinancing with AFS: Are These Your Questions?

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## **Q How do you know I qualify for a loan?**

**A** We obtained your name from a credit database and, based on your credit history and the equity in your home, you qualify for a loan of up to \$300,000 at 5.875% (7.936% APR). If everything in your credit history is accurate and there are no surprises, you will be approved.

## **Q Why should I consider refinancing?**

**A** By refinancing, you can significantly lower your monthly mortgage payments. You may be able to take thousands of dollars of cash out of the equity you've built up in your home, and use it to pay off debt, remodel, or for any other purposes you choose.

## **Q What is the maximum amount I can borrow?**

**A** You are prequalified to borrow up to \$300,000—and you may be able to borrow even more. We can determine the maximum amount when you call.

## **Q Do I have to come into your offices to apply for a loan?**

**A** No. We handle everything by phone, fax, e-mail, and traditional mail, so you can obtain your loan from the comfort of your home or office.

## **Q Is AFS a mortgage broker?**

**A** AFS is a direct lender. There are no brokers or other intermediaries when you work with AFS, which allows us to offer you highly competitive rates with no “middle-man” mark-up.

## **Q Does AFS control how I use the money you loan me?**

**A** You can use the money from your AFS loan for anything you want: paying off debt, remodeling your home, buying a car, paying for college, going on vacation, medical expenses ... it's entirely up to you.

## **Q Are the interest payments tax deductible?**

**A** Because your AFS loan is a mortgage, interest payments are fully tax deductible. Interest payments on your credit card bill, by comparison, are not (consult your tax advisor).

## **Q What if I need instant cash?**

**A** Depending on the amount of refinancing, you can take \$25,000 or more out of the equity in your home and put it directly into your pocket ... while still lowering your monthly mortgage payments.

## **Q What type of mortgage refinancing programs does AFS offer?**

**A** We have flexible programs, rates, and terms for 15-, 30-, and 40-year adjustable and fixed-rate mortgages. An AFS Mortgage Specialist can help tailor a loan to meet your financial goals.

## **Q Refinancing a mortgage requires a home appraisal. What will that cost me?**

**A** AFS has your home appraised at no charge. You even get a copy of the appraisal (a \$500+ value at no cost at the closing).

## **Q Doesn't refinancing involve a lot of complicated paperwork?**

**A** No. We'll handle the paperwork. All you have to do is provide simple, basic information, such as pay stubs and bank statements. We can even help you gather the information needed for us to complete your application.

## **Q My credit record isn't spotless. Will AFS still give me a loan?**

**A** AFS can provide financing for consumers whose credit records are less than perfect, as well as loans with no income verification.

## **Q How long does it take to get approved?**

**A** Just a few days ... and most loans are closed and funded within 21 days. And we are not afraid to take credit risks.

## **Q How much does it cost to apply for a loan?**

**A** There is no application fee.

## **Q I haven't heard of AFS. Who are you?**

**A** AFS has more than 20 years experience as a direct lender. We loan homeowners like you over a billion dollars a year. Our mission is to help homeowners gain increased financial strength and, often times, enjoy a fresh financial start by unlocking the hidden equity in their homes, eliminating their high-interest debt, reducing their household expenses, and providing them with the extra spending money they need.

## **Q How do I get started?**

**A** For a FREE, no-obligation Rate Quote and Mortgage Comparison, call AFS toll-free today at **1-800-644-3327** today. AFS Mortgage Specialists are standing by to help you.

**1-800-644-3327**

Let AFS Help You

# Save Money, Get Out of Debt,

and Put Your Financial Life Back on Track!

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“After 27 years of marriage, my husband left me. Here I was, stuck with all the bills that two people were paying. My credit was damaged beyond belief. AFS helped me with my loan and my credit.”

**Janice B., NC**

“I had been turned down by two local banks and my credit union when I called AFS. You put me at ease and assured me that you could help me — and you did. I now have the breathing room I needed and I am working hard to get back on track.”

**Colleen C., CT**

“Our experience with AFS was quick and easy. The staff was always courteous and helpful. Any questions we had were answered quickly. If we left a message, our calls were returned very fast. I would recommend AFS to anyone. It was so much easier over the phone than going to the bank. Thank you so much.”

**Linda C., NH**

“Thank you very much for the way that you handled my loan. It was very professional and very easy to do business with you. If any of my friends will ever need a mortgage, I definitely will be glad to recommend your company, so you could help other people the way you helped me. It was a pleasure doing business with you.”

**Victor A., FL**

“I was very impressed by the speed and professionalism with which my loan was processed. In most cases, in order to get things done quickly, you lose quality or professionalism, but I did not lose either. I would recommend AFS to anyone.”

**Colby D., ME**

“I am 80 years old and was a little nervous about doing business over the phone. But Jo-Ann calmed my fears and told me not to worry. She really put my mind at ease and just handled everything for us. I would recommend AFS to everyone.”

**Vito A., NY**

“It was a pleasure to work with AFS. Your customer service separates you from your competition. I was treated very courteously and fairly. You made the process easy. It would be my pleasure to recommend your company.”

**Hobert B., PA**

“The entire experience was excellent. From application until closing, we were met with professional and courteous service. The process was very quick and we could not be more satisfied. Thanks again. I would recommend AFS to anyone interested in mortgage refinancing.”

**Michael D., RI**

“When I called AFS, I didn't expect an answer right away. But my loan officer responded very promptly, with no hassle. They were very professional and got right to the point. Within 20 days, we were closing the deal. That's very professional. Keep up the good work.”

**Oscar A., VA**

“We received excellent service on the refinance of our home mortgage and improvement loan. We appreciate everything done to bring this to a successful completion. We would like to recommend your services as we encounter others in similar situations. Thank you very much.”

**Robert F., FL**

“It was a pleasure doing business with Jeff at AFS. Jeff was courteous and very helpful. He walked us through every step of the loan application for refinancing our home. It was very educational. I really liked the three loan options that were available. The entire loan process took less than three weeks until the date of closing. At closing, everything was exactly as Jeff said it would be. I would highly recommend AFS to my friends and family.”

**Roger C., NJ**

For fast, courteous service,  
call AFS toll-free today.

**1-800-644-3327**

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# 7 Ways to Save Money and Get Your Finances Under Control

By K. David Noyce, President, AFS



**Today, a staggering number of Americans have gotten themselves into financial difficulty. And no wonder: the savings rate in the United States today is zero.**

**That means the average American spends money as quickly as he or she makes it—a surefire recipe for financial disaster! No wonder the average U.S. household is more than \$9,000 in debt.\***

## A Guide for Consumers

At Advanced Financial Services, we've helped thousands of men and women get out of debt, save money, and regain control of their personal finances. Here are a few of the ideas that have worked for our clients and can work for you, too:

### 1 Take your scissors to your credit cards.

You should only carry one or two credit cards, and use them infrequently and only when necessary, i.e., to pay your hotel bill when traveling.

People become mesmerized when they get credit cards. It seems like you aren't really spending money when that little piece of plastic is run through the machine at the store.

In reality, you are spending more than you have to, because you'll be paying interest on the credit card debt you carry.

Buy with cash instead. Taking cash out of your wallet hurts more, so you'll spend less.

### 2 Pay yourself first.

It's old advice, but timeless wisdom: when you get your paycheck, pay yourself first. For every \$100 you earn, put at least \$1 in savings. Then you can use whatever's left over to pay bills, make purchases, or pay for other expenses.

### 3 Spend less than you earn.

You can't really hope to escape the rat race until you get your spending under control, and that means your income has to exceed your expenditures.

"Wealthy people are moderate in spending," writes Michael Masterson in his book *Automatic Wealth*. "Master wealth builders understand you have to keep your spending down while your income increases."

[More Guide for Consumers >> on back](#)

\* Average debt per household with at least one credit card was \$9,312 in 2004, the last year for which data is available.

## 4 Live below your means.

Stop buying so much stuff!

Why do so many of us buy things we can't afford?

"When you are poor, you are surrounded by things you think you would like to own but cannot afford to buy," says Masterson. "After a while, you equate the feeling of unsatisfied desire with poverty. And when *desiring* begins to feel poor, *having* seems like it will make you feel rich."

## 5 Become an educated consumer.

At the pharmacy, ask for the generic version instead of the brand name medication. For your next car, price pre-owned vehicles vs. brand new. See if you can slash your cable TV bill. Do you really need to pay for 900 extra channels with nothing good on them?

## 6 Don't take on a bigger mortgage than you can afford.

Here's a good rule of thumb, cited in the best-selling book *The Millionaire Next Door*: If you're not wealthy but want to be someday, never purchase a home that requires a mortgage that is more than twice your household's total annual realized income.

## 7 Do a periodic "financial check-up."

Do you continue to pay certain recurring charges — like your mortgage, property taxes, insurance premiums, or service contract fees — without periodically checking to make sure (a) you still need the product or service and (b) you are still getting a competitive rate?

If so, you're making a big mistake. Consider this: mortgage rates change all the time. By taking a few minutes to check the current rates ... which you can do right now by calling AFS toll-free at **1-800-644-3327** today ... you might save thousands of dollars. Who wouldn't want that?



Get Your  
**FREE**  
Rate Quote  
and Mortgage  
Comparison  
Today!

You are entitled to a FREE telephone consultation of up to one hour with an AFS advisor.

In addition to giving you a free, no-obligation rate quote, and reviewing your financial goals and situation with you, your AFS advisor can begin the mortgage refinancing application process with you right over the phone at no cost to you.

AFS advisors are standing by to help you now. To get started, call toll-free **1-800-644-3327** today.

The consultation and call are free. And there's no obligation.