

Thank God We Caught You In Time!

Before Your Mortgage Adjusts UP ...

at LEAST \$900 per Month!

**(We're sending this little angel to guide your next step
to a long-term solution)**

Dear Mr. Jones,

Sometimes, good things happen when you least expect them. Has this ever happened to you?

We wanted to be one of those times in your life ... to guide you to a real, long-term solution to the adjustable rate mortgage fiasco. **There really is a better way!**

We understand that you're facing an enormous increase in your home mortgage payment very soon – as your loan adjusts UP 3 – 5% the first time. (Then a maximum of 2% every year thereafter.)

What was the loan officer thinking, when he/she put you in that loan?

Most mortgage companies, or their loan officers, are only concerned about getting you in a mortgage that works for them; not you. Such as putting you in a loan with a pre-payment penalty, because they are paid more. It's true.

I doubt very seriously that you've heard "boo" from them, since you signed the loan documents, right?

Do any of these reasons for getting into an adjustable rate loan sound familiar?

- Unverifiable income
- Too much debt
- Too much loan, compared to the property value
- Not enough verifiable cash reserves
- Self-employed

You may be expecting the bank to send you something to warn you that your payment is about to adjust ... but don't! The only notice you may receive is when you get a bill.

WE UNDERSTAND HOW YOU FEEL

We know you must feel a lot of things right about now. You may feel anything from a little anxious ... to sleepless nights, worrying about where the money will come from.

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You may also be worried about what to cut back on ... the kids' school, car payments, credit cards or clothing? But all of that has to be paid too.

And, if you're like most of us, you're over-extended in all those areas as it is. We know you're probably an optimist, but in reality -- where **will** the extra money come from to make a **much higher** mortgage payment?

You're probably a 2-income household, too, like most folks. So, there's no one else to put to work!

Your loan may have helped you get into your dream home ... but now, you need someone to help you pay for it in a reasonable way, right?

And you're probably very much afraid of losing equity in your home, as the market tightens. And the thought of foreclosure is a real nightmare, isn't it?

We genuinely understand your pain

But you don't need another short-term solution to a long-term problem. You need some **REAL** help, in order to keep your home ... and keep it affordable.

LET'S TAKE A LOOK AT THE HOUSING MARKET IN YOUR AREA

- Values are **flattening**
- Some values are even **decreasing**
- Some homes are selling **below** the asking price
- Houses that took only 20 days to sell, are now taking **90 – 120 days**
- Sellers used to have multiple offers
- Now, sellers are lucky to have only **ONE**
- Currently, there's a **5 – 10%** projected decrease in values
- Contra Costa County has 1,100 homes on the market currently, with only a **few** selling (Possible indicator of other counties, that have seen **huge** appreciation over the past 3 – 5 years.)

WHAT DOES THIS DOWNTURN IN THE MARKET MEAN TO YOU?

Simply stated, it looks like the days of pulling cash out of our homes and consolidating debt may be over.

And, failing everything, we have known for many years that selling is always a viable option if the going gets tough. But that's no longer necessarily true.

So many homeowners are starting to realize they've financed a life they can no longer afford.

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So, since the values are flattening or even decreasing, we can't count on either taking cash out or selling at a big profit. So what to do? Where to turn for a **REAL** solution over the long haul?

WHO WE ARE

We sent our little angel, to offer you some real hope. So, if you'll bear with us just a bit longer, we would like to share a little about who we are and how we operate.

We think you'll agree ... we may be an answer to your prayers.

With the fear of sounding like more hype you've probably heard before, we're different than any other mortgage company you'll ever find. Bear with me ...

We are, for example, founding members of NARLO ... The National Association of Responsible Loan Officers. We're also founding members of two other organizations: NAMB and CAMB (National Association of Mortgage Brokers and California Association of Mortgage Brokers).

All of these groups are held to the highest ethical standards, and we're open to review by them at all times.

We have published articles about the mortgage industry and are also professional speakers in the industry. (You'll find a link to the articles on our site.)

We are, in fact, the **ONLY** mortgage company in the U.S. to be "Green Business Certified." This distinction means that we operate in an environmentally-friendly manner.

WHAT CAN WE DO TO HELP YOU?

With your permission, we'll list some of the things that we do to help our clients. In a nut-shell ... we'll create a **PLAN** for you to follow.

Together, we'll create a real program to get you into a loan you can afford, raise your credit score and get you totally **debt-free in FIVE years!**

The Platinum Program for Home Mortgage Debt Reduction

- Strategic Mortgage Plan (with a quarterly review)
- Credit Restoration
- Free Cash Flow Review and Analysis
- Free Tax Review and Analysis

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- Free Insurance Review and Analysis
- Free Online Budgeting Program
- Asset Protection Plan
- Fraud Protection Plan
- Monthly credit monitoring program
- Pre-paid legal services
- Monthly contact with our team of experts

We will work with you to create a plan, a strategy to get you out of a bad loan and into a good loan (without a pre-payment penalty), and make you **debt-free in five years**.

We are local, honest people, doing business in Glorytown, CA. We probably know some of the same people you do and eat at some of the same restaurants. Our kids may even go to school together.

OUR MISSION STATEMENT

To help homeowners, who have had a bankruptcy or other credit challenges, to achieve payment relief, credit restoration, financial security and peace of mind ... using the money they already earn.

OUR UNMATCHED GUARANTEES & COMMITMENTS

1. We guarantee to improve your credit score, by 70 points, within 12 months of closing your loan. (We can only do this with credit scores between 500 –550.)
2. We guarantee that our original “good faith estimate” will be within \$200 of the closing documents – or we’ll pay you \$1,000. cash at the close of escrow.
3. We will contribute \$500 to your local school or charity, on your behalf, as a closing gift.
4. We guarantee our proven formula to get you out of your vicious cycle and on the road to sound financial health.
5. We guarantee that if you visit us and you feel that we’ve wasted your time, we’ll put \$40 of gas in your car to cover the trip.
6. We will help you set up a trust and a will to protect your home from the government.
7. We will review your entire insurance portfolio, to ensure you’re getting the best deal.
8. We will provide a professional review of your credit report and candidly tell you what you can expect from the restoration process.
9. We will connect you with a financial counselor or give you access to a free software program that will develop a budget for you. This alone will keep you out of financial trouble.

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IN CONCLUSION

We hope you'll see that we're all about a plan ... a strategy that will rectify the problem and correct your current situation. We want to provide you a long-term financial solution; not just a short-term fix.

Take a moment to read what some of our other clients had to say about us on pages 6 and 7. And then give us a call, so we can help you too.

Just for calling, we'd like to give you a special report called, "How To Escape From Financial Prison And Become Debt-Free ... FAST," by Ed Jefferson and Luke Carson.

We hope our little angel has brought some real hope into your home today. Your time to take action is **NOW** – before your loan adjusts 3 – 5% -- which, as you know, will happen any day now!

We look forward to hearing from you very soon.

Yours in responsible lending,

Ed Jefferson
Luke Carson
Mortgage Experts
LMG Mortgage Services
Office: xxx.xxx.xxxx
www.kjlkjkjklkjlkkj

P.S. In addition to the report you'll get, just for calling ... we also want to give you **\$500 in FREE groceries ... just for meeting with us.** Yes, you heard right. Five Hundred Dollars.

We'll devise a **specific plan** to get you back on the road to a financially-healthy situation again. Because it's our way of saying that we appreciate your time and hope the \$500 will help just a little with your food bill!

WHAT OTHERS ARE SAYING:

I Was Saved From Foreclosure AND Bankruptcy

Hi, my name is Roger. I found Luke and Ed by responding to a mailer they had sent me. I was in foreclosure and knew that if I hadn't had called them, I would have lost my house.

I didn't qualify right away so they referred me to an outstanding Bankruptcy attorney who helped me file my Chapter 13.

One year later, Luke and Ed were able to refinance my home. When they did, I was able to pay off my bankruptcy for pennies on the dollar, literally. I saved thousands of dollars by that alone.

They also dropped my monthly payments by \$766.87, by getting me into a great program, with a lower interest rate than I was already paying. I was amazed! Thanks to Ed & Luke, all my worries are now in the past.

Roger & Gloria ... Platinum Member



I Got Refinanced ... And My Bankruptcy Discharged!

Hello, my name is Joseph and I owe my life to Ed and Luke. When I met them, I had been in bankruptcy for 3 ½ years. I had to get a second job at night just to be able to make both my mortgage and trustee payments.

I was sick for one week and my paycheck was smaller, so I wasn't able to make a full payment to my trustee. The trustee threatened to have my case dismissed.

I called Luke and Ed because I remembered getting one of their letters. They were able to discharge my bankruptcy, through a refinance of my home, but the most important thing to me is that they didn't judge me for the situation I was in.

I didn't know I could even apply for a loan, while I was in bankruptcy!

Without Ed and Luke, I would have had to sell my home and move my family into an apartment. With their help, I was able to keep my home and start a “new” life with my family, free from bankruptcy, once and for all.

-- Joseph, “Platinum Member”



Refinanced During Bankruptcy

After 9/11... I, like many people, was downsized at my IT job. We were OK for a while financially but once our savings was depleted, we saw no other option but to file Chapter 13 bankruptcy.

We got 7-10 letters from mortgage companies every day, but they all either turned us down or told us we had to wait until after the bankruptcy was complete.

It wasn't until receiving your 4th mailer with the peanuts in it, that we figured what the heck have we got to lose?

We were shocked to find out that, with your help, we were able to save \$14,631.38 in Trustee payments alone AND get \$16,373.18 in cash.

Now we can fix the fence that blew down in the New Years Day storm and finally be clear of the dark cloud of bankruptcy once and for all.

The platinum program really works and we couldn't be happier.

-Martha and Enoch, SAN JOSE, CA



My Home Was Saved Just 2 Days Before the Auction!

I was so scared to refinance again because I was in foreclosure because of my Disability. I got an advertisement in the mail from Ed and Luke with three peanuts asking Are you nuts? I said to myself, here we go again... the games are on.

I did not respond until I got another mailer, so I said, let me call these guy's they seem pretty cool.

Luke and Ed are the Best thing that happened to me in my life, and I could not believe they would be able to help.

They are smart, trustworthy, friendly and loveable. I would like to say Thank You for making me feel I have a new life that makes me feel whole again.

-Janie Mae, SAN LEANDRO, CA