

Learn WHY Your Credit Card Payments Could Drastically Increase ... And What YOU Can Do About It.

**Half of the Solution is Understanding the Problem.
The Other Half is DOING Something About It.
We'd Like to Help You With Both!**

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If you're like the "average" American, you have at least \$10,000 in credit card debt. Are you like most of us?

"If I can barely meet my minimum credit card payments now... how can I possibly pay double or maybe even more? That's insane" ... Bobbi in Trouble

Dear Mr. Simms,

It's true. Some high-powered government agencies have issued an edict to the credit card companies to raise **your** minimum monthly payments.

The compliance "recommendation" has been in effect since 2003, but a lot of banks are just now getting with the program. How will you know when it happens to you, if it hasn't already? When your minimum amount due on your statement is a whole lot **BIGGER!**

So what is the method to their madness? Ostensibly, it is to protect Americans from themselves. Pressure from Congress and other consumer advocates thought it would be in our best interest in the long run. We'll pay off debt faster and pay less interest.

Sounds good in theory, doesn't it? But why don't they just give us a reasonable interest rate in the first place? **Doesn't that make more sense to you?** Aahh, but that would **really** help the average person, like you ...not the banks.

To be precise, the Office of the Comptroller of the Currency, within the Department of Treasury, is pressuring credit card companies to apply at least 1% of your payment toward principal, instead of applying all of the payment toward interest, finance charges or other late or over-limit fees. (We actually confirmed this with the OCC)

The credit card companies, of course, prefer to have you just pay on the obscene interest on a debt for 20 or 30 years. So they're not happy with this new plan, as you can imagine. **But ... how will YOU manage a much higher monthly payment?**

In preparation for the fallout, a very large bank budgeted an extra \$130 million last year to cover projected losses, due to anticipated defaulting cardholders (that could be you.)

And I wonder if you've noticed this yet? It actually happened to me. If you are late or, God forbid, miss a payment, not only can your credit card company increase your payment and interest rate... **all the other creditors can increase your interest rate too.** Just like that.

So now that you know ... what can you DO?

I'd like to propose a 2-part answer. First, **STOP** using your credit cards. Period. It's legalized predatory lending at its worst. And we all fall prey to it. (Think of them for emergency use only.)

I feel your shock, but keep reading!

Secondly, because you're a homeowner in New York, **you have a way out.** You can use your greatest asset to **get off the revolving debt merry-go-round.** And here's how...

We have a **unique program** for families just like you, who have at least \$10,000 in revolving debt. And they, like you, faithfully pay all their bills, including the high interest credit cards.

But, did you know that your credit scores are constantly being pulled down, when you're at 75% of your credit limit? Yes, even though you pay the minimum payment every single month, like clockwork, it drastically lowers your scores.

With lowered credit scores ... well, that's why the other lenders drop you like a hot potato. They don't call you or even return your calls! Sound familiar?

We are unique in that we look at **YOU**; not just your credit scores. We see that you're paying your mortgage and credit cards on time at a much higher average interest rate than we will give you ...

So it makes sense that you'd meet your obligation to us at a lower rate, doesn't it?

Our **Debt Consolidation/Cash Out Program** is at or below **6.75%**. That's a lot less than your current average interest rate on your revolving debt, isn't it? And we won't drop you like a hot potato. **You're already qualified at or below 6.75%**. Good through May 30, 2006.

Don't delay. Call us right now at 1-800-444-2323 Ext. 84 to take advantage of this limited time offer. One of our professional staff members will assist you at once. Please use reference # 550101 when you call.

We will tell you the **truth**. We will **NOT** waste your time. And we'll bend over backwards to get you a loan that makes sense and that allows you to **get rid of your high-interest credit card debt** once and for all.

Thanks for reading, and be sure to take advantage of our **FREE** credit report. And we'll look forward to helping you understand it and to **take action!**

Yours in action,

George Massey

George Massey
President
Champion Mortgage Brokerage
Always Here. Always Ready.

P.S. Because our phones are ringing off the hook, you can get your **FREE**, no obligation credit report faster, by going here: **www.NoCostReport.net**. There is no fee. No membership required. It's safe, secure and will not affect your credit score.

(You'll find another "bonus gift" there, too. But it's limited, so **hurry!**)

P.S.S. How would you like to receive your report? Do you want us to call you to go over it with you? Or shall we email or fax it to you? It's your choice.

1-800-444-2323 Ext.84
Always Here. Always Ready.

Champion Mortgage Brokerage is a registered Mortgage Broker with the N.Y.S. Banking Department. All loans arranged through third parties. Rate of **6.75%** is based on 30 year mortgage with a **6.99% APR**. Office of the Comptroller of the Currency (www.occ.treas.gov) Put 2003-01 in the search box.

What Others Are Saying About Us...

I went through a crisis of a forced career change, where my income was cut more than half. I was desperate to find a way to pay my debts. While other lenders promised the sky, but didn't deliver...George Massey and his staff delivered. They worked hard to find a solution to my situation. My calls were always returned promptly. They told me the truth and got it done. I recommend George Massey and Champion Mortgage Brokerage to anyone who values honesty and integrity in business.

...Sean; Long Island, NY

In response to a letter I received from Champion Mortgage Brokerage, I called to see if they could refinance my home. Like so many others, I wanted to pay off some high interest credit card debt. The people at CMB were up front and straightforward with me. I felt very comfortable that I was in good hands. And the program they designed has worked very well for my needs. It was a good move.

...Josephine; Hicksville, NY

When I received a brochure in the mail from Champion Mortgage Brokerage, I decided to call to see what they could do for me. I wanted to refinance my home and take some cash out to pay off credit cards and other debt. To my surprise, they kept all their promises to me, making the entire process fast and easy. And we closed on exactly the day they said we would! I really appreciated their straightforward manner and the way they kept their word. I would recommend them to anyone.

...Sophia; Queens, NY

I had been lied to, ignored and basically dropped like a hot potato, by other lenders, due to a Bankruptcy in the past and not so perfect credit. So by the time I got a letter from Champion Mortgage Brokerage, I thought "I'll go ahead and give 'em a try, what do I have to lose?" But I preferred to meet them in person...no problem. I needed to combine a first and high interest second mortgage ... no problem. I got the straight scoop, worst case scenario right from the beginning. No idle promises! At the end of only about a week and a half, we showed up at their office to close. I also paid off my car loan and my horrific credit cards, with the cash I got out. And they continue to care, even long after the sale. I got a birthday card today...one year later. If it can be done, these folks can do it!

...Louis; Brooklyn, NY

I was thinking about refinancing my home, because I wanted to pay off some credit card debt and do some home improvement. Then I got a flier in the mail from Champion Mortgage Brokerage, so I called them. From the beginning, they were great. I got the BEST deal. And it was all done in about 10 days! I was so impressed with how responsive and professional they were. I would suggest that anyone with a home, who wants to use it to get out of debt, to call Champion Mortgage Brokerage. In fact, I think I'll call them again myself. I want to re-do my kitchen now.

...Jennifer; NY