



An Illinois Residential Mortgage Licensee... Equal Housing Lender

PHONE:

FAX:

10-1108



My name is Chuck Mangold; and I am the President of One Source Mortgage. I've recently discovered that you had made a mortgage inquiry within the last day or two. How do I know this? I've obtained your information through Equifax Credit Reporting. This information tells me that you have a mortgage balance of \$308,417, aggregate debt of \$11,820, and have an Equifax credit score of 758. Based on this information, I am able to extend a firm offer of credit to you. Since Equifax thoroughly screens the recipients of this information, I can assure you that I have proven to them that I have the necessary resources to offer you substantial savings on your mortgage payment.

Your next question would probably be why are you obtaining my information? The answer to that is quite simple. I feel that I have a mortgage product that would be extremely beneficial to someone like yourself and could significantly reduce your monthly expenditures by 40 to 50%. In your case the monthly mortgage payment would be \$874.63 to refinance your current mortgage only-- or \$907.1 if you were going to pay off all of your debt (based on your current balances referenced above).

I realize that you may be aggravated with me for obtaining this information. On the other hand, you may also be curious as to how you could actually save huge money every month. I look forward to answering your questions and providing you with detailed information on this program. I appreciate the opportunity to show you how to save money every month and look forward to hearing from you soon.

This is real!! No Gimmicks!!!!" All it takes is a phone call to start the process.

**IF YOUR BALANCES ARE RIGHT  
THEN SO IS THE NEW PAYMENT!!!!**

Your approval and funding process is fast and simple

(Closing can occur in as little as 10 days)! Call:

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-5OPT OUT. See **PRESCREEN & OPT-OUT NOTICE** below for more information about prescreened offers.

**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 Equifax toll-free at 1-888-5OPT OUT; or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123