



FI MAILING ADDRESS

((XFULLNAME))  
((XADDRESS1))  
((XADDRESS2))  
((XCITY)), ((XSTATE)) ((XZIP))-(XZIP4))

## Right Here, Right Now!

You're pre-selected<sup>1</sup> to refinance your mortgage for as low as

**X.XX% APR.<sup>2</sup>**



((DATE))

Dear ((XFULLNAME)),

Your business is important to us. That's why we have pre-selected<sup>1</sup> you to refinance your home mortgage at an APR as low as X.XX%.<sup>2</sup> This low rate could mean a lower payment on the home you live in now. Plus we'll waive up to \$XXX off your closing costs.<sup>3</sup>

### Great Mortgage Rates—And Great Mortgage Options

At **YourFI Name**, you have lots of mortgage choices:

- ✓ Conventional Fixed-Rate First Mortgage—same low rate for the life of your mortgage
- ✓ Adjustable-Rate Mortgage (ARM)—lower rate for the first few years of your loan
- ✓ Home Equity Line—a variable-rate credit line that's available when you need it to make home repairs, upgrades, or improvements
- ✓ Home Equity Loan—like an equity line, but with a fixed rate and predictable monthly payment
- ✓ FHA Loan—lower down payment and closing costs, easier to qualify

### Call The Lender You Know, Start Saving Now!

For local decision-making, a fast closing, and dependable service, work with the local lender you already know. We have convenient locations and a friendly, helpful staff ready to help you save money. Your rate expires on **Month XX, 20XX**, so call us today!

Sincerely,

*Signatory Name*

Signatory Name

Signatory Title

### Home Sweet Home Payment

When you refinance your mortgage with us, you'll enjoy your home even more—because your monthly payment will be smaller!

### Act Now!

Accept this offer by **Month XX, 20XX**, and save up to \$XXX in closing costs.

### Locations

#### Branch Location1

Address

Phone Number

#### Branch Location2

Address

Phone Number

#### Branch Location3

Address

Phone Number

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## Pre-Selected for ((XFULLNAME))

Accept your **YourFI Name** Mortgage Refinance today.

**CALL:** 800-000-0000

**CLICK:** [yourfiname.com/heloan](http://yourfiname.com/heloan)

**COME IN:** Convenient locations to serve you

**HURRY! Offer ends Month XX, 20XX.**



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE**<sup>†</sup> on other side 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 for creditworthiness. 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 the consumer reporting agencies toll-free at 1-888-5OPT-OUT (1-888-567-8688); or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com) or write:  
Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123  
TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505  
Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013**

- 1 We used information on you that we obtained from a consumer reporting agency in connection with this “Pre-Selected” offer. You were selected to receive this offer because you satisfied certain criteria for creditworthiness which we previously established. The offered credit may not be extended if, after you respond to this offer, we determine that you do not meet the criteria used to select you for this offer or any other applicable criteria bearing on creditworthiness, or if you do not provide the required collateral. Terms and conditions apply. Income verification required and your total monthly debt-to-income ratio (i.e., total monthly debt payments divided by your monthly gross income) cannot exceed 43%. Not all applicants will qualify for the lowest rate.
- 2 APR=Annual Percentage Rate effective **Month XX, 20XX**, and may change based on market conditions and borrower eligibility. Subject to credit approval. Offer available for purchase or refinance on **Month XX, 20XX**. Must be primary residence. Property insurance required. The minimum approved loan amount is **\$XX,XXX.XX**. The maximum approved loan amount is **\$XX,XXX.XX**. Quoted **X.XX%** APR is a fixed-rate mortgage. Your interest rate will never be greater than **X.XX%** over the term of the loan. Payments do not include applicable taxes and insurance. Actual obligation will be greater. APR is calculated based upon a purchase of **\$XX,XXX.XX** loan amount and an 80% Loan-to-Value (LTV) using typical **YourFI Name** closing costs. Payment example would be **\$XXX.XX** with an APR of **X.XX%**. Other conditions apply. **Membership eligibility is required.**
- 3 Limited-time offer. **YourFI Name** will pay up to a maximum of **\$XXX.XX** in closing costs for a purchase or refinance with no cash out.

You're pre-selected for a mortgage refinance with a great low rate!



# YourFI

You're pre-selected<sup>1</sup> to refinance your mortgage  
for as low as **X.XX%** APR.<sup>2</sup>  
Plus, save up to **\$XXX** in closing costs!<sup>3</sup>

## A Pre-Selected<sup>1</sup> Mortgage Refinance Just For You!

Choose the lender you already know and trust. With **YourFI Name**, you're pre-selected for an APR as low as **X.XX%**<sup>2</sup> to reduce the payment on the home you live in now.

## Great Mortgage Rates—And Great Mortgage Options

- Conventional Fixed-Rate First Mortgage
- Adjustable-Rate Mortgage (ARM)
- Home Equity Line
- Home Equity Loan
- FHA Loan

[Learn More!](#)

Accept your **YourFI Name** Mortgage Refinance today.

**CALL:** [800-000-0000](tel:800-000-0000)

**CLICK:** [yourfiname.com/mortgage](http://yourfiname.com/mortgage)

**COME IN:** Convenient locations to serve you

**HURRY! Offer ends Month XX, 20XX.**

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Federally Insured by NCUA    MEMBER FDIC     EQUAL HOUSING LENDER

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((DATE))

Dear ((XFULLNAME)),

It's the perfect time to refinance your mortgage—because **YourFI Name** has pre-selected<sup>1</sup> you for an APR as low as X.XX%<sup>2</sup> to reduce the payment on the home you live in now. Plus we'll waive up to \$XXX off your closing costs.<sup>3</sup>

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Sincerely,

*Signatory Name*

Signatory Name  
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