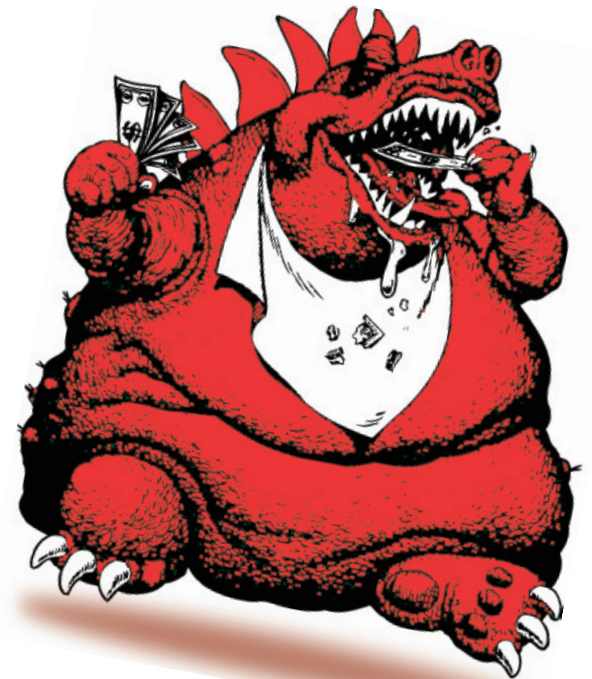


INTEREST DEBT MORTGAGE



Are you aware of
the **MONSTER IN**
YOUR MORTGAGE?



17722 Irvine Blvd.
Tustin, California 92780

Place
stamp
here

17722 Irvine Blvd.
Tustin, California 92780

POSTAGE
PAID

17722 Irvine Blvd.
Tustin, California 92780

- No need to refinance
- No need to change lenders
- Don't delay — Reply today

or

SAVE TIME AND CALL

24 HOUR MESSAGE CENTER

The Monster In Your Mortgage

Joe and Nancy Jones are typical American homeowners. Like all typical Americans, they have 2 1/2 children, 2 1/2 automobiles, a mortgage, and they both work to support the "good life."

Six months ago Joe and Nancy decided to purchase their own home and Nancy promised to go to work to make the house payments. The home of their dreams was located, and luckily fell within Nancy's ability to pay for it; \$125,000, with payments of \$1028.62 per month for 30 years ... a bargain! Wait a minute ... Gulp! \$370,303.20! Over a quarter of a million dollars more than they agreed to pay for the house.

The MONSTER IN THE MORTGAGE was forcing Nancy to work 200% longer just to pay for the FINANCE CHARGES on their home! And what's worse, she has to pay most of those charges in the early years because it will take almost 25 years to pay HALF of her mortgage!

IT'S OUTRAGEOUS when you think about it. Yet everyday American homebuyers resolutely accept the MONSTER IN THE MORTGAGE without a whimper.

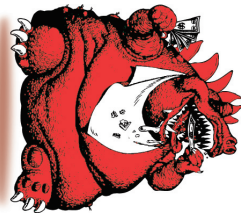
As a homeowner, then certainly this situation must strike a familiar chord. The good news is, something can be done to render THE MONSTER nearly helpless, which brings us happily to the end of our story. Joe and Nancy, through a little

known mortgage lending procedure and with the help of OUR UNIQUE PROGRAM, were able to:

1. Save over \$106,000 in mortgage interest.
2. Own their home, "free and clear" in 20 years from the day they purchased it, not 30 years.
3. End up with \$247,509.94 cash in their retirement fund at the end of their original mortgage term.

They accomplished this within their budget and in the time it would have taken to pay off their mortgage alone. Exciting? ... Yes, it is; but even more exciting is the fact that anyone who bought a home, no matter where it is financed, can accomplish the same result, RISK FREE!

If you would like to know more specifically how this dramatic program can put nearly all the interest on your home loan back into your pocket, fill out the attached card and mail today. There is no obligation and we are very excited about sharing the program with you.



**YES, I WOULD LIKE TO FIND OUT
HOW TO SAVE OVER \$100,000
ON MY MORTGAGE LIKE JOE AND
NANCY DID.**

Name: _____ Date of Birth: _____

Street: _____ City: _____

Business Phone: _____

State: _____ Zip: _____ Home Phone: _____

Original Mortgage Amount: _____ Interest Rate: _____

DETACH AND MAIL TODAY

GUARANTEE!

We can save you \$100 to \$1000 per month of unnecessary interest charges on your house payment without refinancing or changing lenders.

We guarantee it! If we can't show you how to save money, we will make your next house payment!