

280 Heritage Walk, Woodstock, GA 30188

# COMPANY



## **HARP:**

***Homeowner Assistance  
Refinance Program***



**Don't miss  
this valuable  
opportunity!**



## **We just helped your neighbor . . . Let us help you!**

One of your neighbors just closed on a **HARP 2.0** refinance of their home mortgage. And, there was **NO APPRAISAL** required and **NO PMI**.



Your mortgage may qualify for the HARP refinance program too! If you qualify, there may be no appraisal needed as the appraised value may not be a factor. Many home loans are refinanced through HARP without the need of an appraisal.

**No Closing Costs option is available also.**

Please call or send me an email today and I will be happy to check your eligibility for this program. It's a free phone call and only takes a short telephone conversation. There is no money required and no documentation to find out if you qualify for this benefit. If your loan qualifies for the HARP program, I will give you all of the details concerning the refinance process.

**Interest rates are at an all time low but recently have begun to move upward. Please do not pass up this opportunity to refinance to a new lower 30-year or 15-year fixed rate loan.**



*John Silva*

**404.610.8861 - Cell  
770.592.3131 - Ofc**

john.silva@mortgagebank.com  
NMLS# 123456

Apply on line at:  
[www.mortgagebank.com/  
john.silva](http://www.mortgagebank.com/john.silva)



1170 Buford Hwy  
Cumming, GA 30041



I can help!

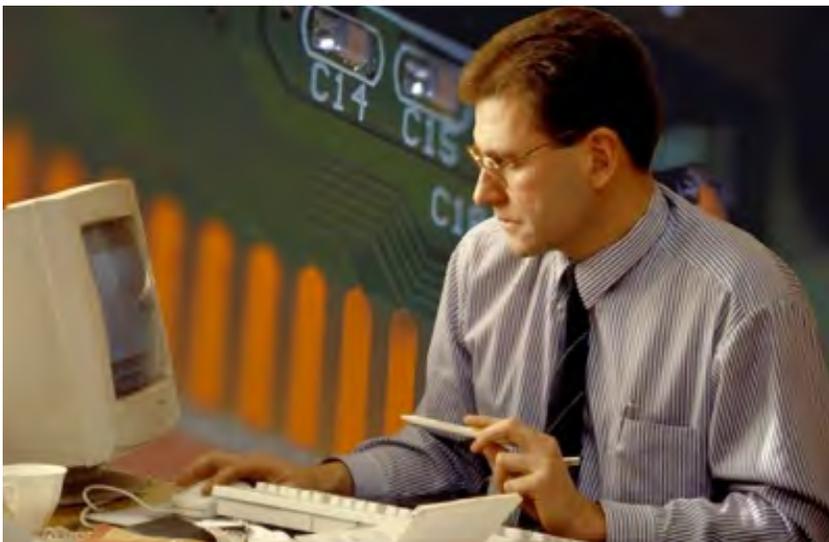
*Customer Name*  
*Street Address*  
*City, State, Zip*

**Martha Elkins**  
**770.845.0412**



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# Thought it was too late to Refinance?



# Think again . . .

Rates are still very low! Just give me a call and we'll see if it makes good sense. You can always count on my giving you good advice and a choice of great solutions!



**Martha Elkins**  
**Ofc: (770) 205-2115**  
martha.elkins@suntrust.com  
NMLS # .....



Mortgage Department  
100 Church Street, Huntsville, AL 35801



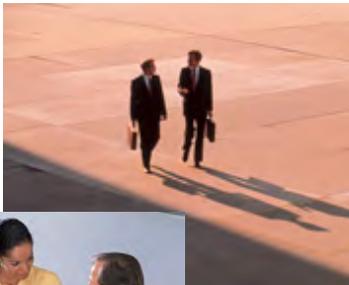
*“My continued success is built on relationships with people like you”.*

**Martha Bishop**  
**(256) 679-7216**

[mbishop@first-american.com](mailto:mbishop@first-american.com)



# Re • fer’ • ral



**Function:** Business life-line.

**Definition:** The act, action, or an instance of “referring” a friend, family member or business associate.

Great customers of mine had once asked me, “How do you get your business”? My reply was “Mainly, from people like you”! Their response was - “You know, we hadn’t really thought about that”.

I will always appreciate you passing on my name to your friends who may need my mortgage expertise.

**The finest compliment I can receive is a personal referral.**

**Your Re • fer’ • rals are important to me!**



**Martha Bishop**  
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Cell: 256.679.7216  
[mbishop@first-american.com](mailto:mbishop@first-american.com)

7475 Madison Avenue  
Citrus Heights, CA 95610



*Your  
Lending  
Resource*

**Dennis Graves**  
(916) 541-4658



# Just Staying In Touch!

**And, to “thank you” for the business you’ve given me in the past. Just give me a call if I can help you with your future mortgage needs.**



**Dennis Graves**  
*Senior Mortgage Officer*  
NMLS #297191  
**Cell: (916) 541-4658**  
dennis.graves@safecu.org  
www.safecu.org

1015 Buford Highway, Cumming, GA 30041



*“My continued success is built on relationships with people like you”.*

**Barbara Gauthier**  
**(404) 312-3034**

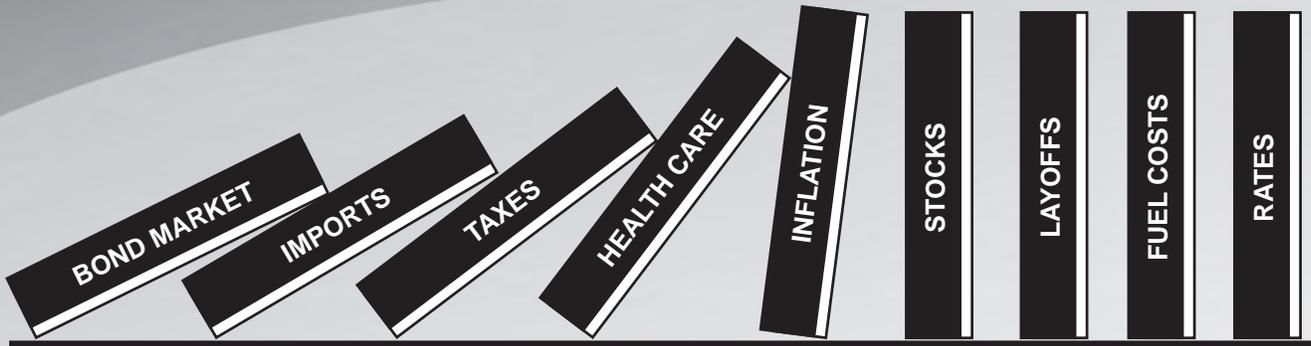
barbara\_gauthier@ubci.com

**Your Lending Resource**

*Imprinted Customer Name*  
*Imprinted Street Address*  
*Imprinted City, State, Zip*



# There are some things we cannot control.



**But there are many that we can! Let a professional lender handle your next mortgage transaction.**

**Barbara Gauthier**  
**(404) 312-3034**

barbara\_gauthier@ubci.com

