



*You'll find lower rates under our roof.*

## **John Nance & Company**

Mortgage Bankers

Northport Plaza Office

3541 Main Street

P.O. Box 40361

Kansas City, MO 64171-9936

Jane Doe  
123 Main Street  
Kansas City, MO 64171

Dear Jane,

With all of the recent turmoil in the economy rates have finally fallen to levels where refinancing makes sense. It looks like the mortgage market may have finally settled down. Traditionally rates don't stay down for long when this happens.

The credit crunch has not only narrowed the types of loans out there but it has also made qualifying for loans even more difficult. This is an FHA approved program which allows us to lower your interest rate and your monthly house payment without requalifying. You owe it to yourself and your family to take advantage of this unique offer.

John Nance & Company is pleased to announce our **Rate Reduction Refinance Program** at no closing cost to you. This program will:

- Lower your monthly house payment
- Save you money immediately

Why spend thousands on lender's fees and other junk fees when you can refinance at no closing cost with us?

We are a well capitalized national mortgage banking firm. Recently some other mortgage companies steered borrowers away from FHA loans into subprime loans so they could make more money. This has never been nor will it ever be our philosophy. We did not do subprime loans.

Please fill out the enclosed card and authorization and return them to us in the postage paid envelope provided, or call (800) 663-3733 to set up your no closing cost refinance loan. I urge you to act fast to this remarkable opportunity before interest rates go up again.

Sincerely,

John Nance, Jr.  
President & CEO

*Helping families  
like yours make  
smart mortgage  
decisions since 1951*



Equal Housing Lender  
Illinois Residential Mortgage Licensee



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*Yes, I want to reduce my monthly house payment and save money immediately with John Nance & Company's No Closing Cost Rate Reduction Refinance Program. Please have a representative contact me.*

|         |                      |
|---------|----------------------|
| NAME    | HOME PHONE           |
| ADDRESS | WORK PHONE           |
|         | E-MAIL ADDRESS       |
|         | BEST TIME TO CONTACT |



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# *Authorization*

I/We hereby authorize the release of information to John Nance & Company for a mortgage loan. I/We hereby authorize John Nance & Company to start processing our mortgage loan by verifying the information therein with my/our creditors as to liabilities and payment history and any other persons or institutions shown therein who, in the sole judgment of John Nance & Company, may have relevant information.

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Please print your name

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Signature

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Date

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Signature