

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

We are ecstatic to welcome you to our "Preferred Customer Club." This membership entitles you to a variety of services. The following benefits are offered to you complimentary and at your convenience

Platinum Card: This card will be sent to you within three business days of your loan closing. Show this card to any of the vendors listed on the "Business Directory." The bearer of this card is entitled to complimentary consultations with key professionals. In addition these vendors offer member discounts to our clientele.

Business Directory: This elite network of professionals and companies that are highly recommended by our clientele. Each one of these individuals and/or firms has agreed to adhere to the strictest of standards.

Mortgage Review: Each year we will provide you with an in depth financial plan to make sure mortgage, is complimenting the other investments you have in place for a secure financial future. We will provide you a complimentary credit report to assist you with debt management.

Market Analysis: We will keep you informed of the current market trends affecting real estate values. We will keep you apprised of current economic conditions, notifying you interest rate changes that will warrant a restructuring of your mortgage.

Property Assessment: Each year we will provide a complimentary updated value assessment on your recent purchase. This information will be crucial in assessing how your real estate asset is complimenting your other investment vehicles.

Consultations: We have an elite network of key professionals available to you that specialize in building a strong financial foundation for you and your family. Areas of expertise include, but are not limited to: CPA's, Financial Planners, Stockbrokers, Insurance Brokers, Estate Planners, Attorneys, Contractors & Realtors,

We appreciate the opportunity to get to know you. We look forward to our growing relationship with you, your family, and your friends. We are always looking for additional services to offer our clientele. If you have some suggestions we would love to hear from you. Our dedication to serve you does not end when your transaction closes; instead our commit to you grows in the years ahead.

Closed Loan Series – 1 Month After Closing – To Buyer
From Loan Officer
[Suggest You Laminate this Card Before Sending](#)

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

On behalf of *The Best Lender* it is our pleasure to provide you with this booklet to assist you with your upcoming move. This “mover’s guide” provides notification to the postal office and businesses that send you correspondence.

I have been looking for a special way to thank you for the privilege of serving you. Enclosed are some customized postcards, to notify family and friends of your impending move. I hope you enjoy them. You have been a pleasure to work with and I look forward to a long lasting relationship with you.

A few days ago, our office mailed to you some printed material to assist you with planning your move. This included a list of utility providers, community events, information about school districts as well as a business directory. Please us know what other material you feel would be valuable. I want to make sure you feel **extremely** comfortable with all aspects of your recent investment, allowing you to feel really confident when you refer family and friends in the years to come.

Warmest Regards,

Ben Holloway
Trusted Advisor

Appraiser to furnish 25 front shots of the subject property, this will be the front of your postcard.
Note this is a sample. Microsoft Publisher can create the actual template.

Congratulations
are in order!

We have moved to
our new home!

Compliments of
Your Company Name
[[My:Contact:26]]
[[My:Phone:35]]
[[My:Phone Ext.:80]]

Your Company Name Here
<Slogan>

Stamp

[[Contact Name:26]]
[[Alternate Contact]]
[[Mailing Address:28]]
[[City:30]], [[State:31]] [[Zip:32]]

This is a suggested card. If you mass print, indicate loan officer name.



Happy Anniversary

Happy Anniversary

Congratulations on the anniversary of purchasing your home. Thank you for being one our most valued clients. We have really enjoyed getting to know you. We look forward to a long lasting, prosperous relationship with you, your family, and your friends.

**Warmest Regards,
[[Loan Officer]]**

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

I was about you this morning, and realized we will be meeting for our annual mortgage review in the next couple of months. During this meeting we will conduct a financial physical to enhance the solid framework we have already started building.

In order to prescribe the right diagnosis to support your financial health, we will need to obtain the updated "Mortgage Check-Up" document along with the items listed below:

Most recent documents:

- ◆ Retirement Statement
- ◆ 401K and/or Profit Sharing
- ◆ IRA Statement

If you have had changes with your key professionals:

- ◆ Name, address and phone number of Accountant
- ◆ Name, address and phone number of Financial Planner
- ◆ Name, address and phone number of Insurance Provider

My main objective at this stage of our relationship is to make sure you have a well-rounded portfolio. Please let me know if there are specific topics you would like to focus on during our conference. This service is also available to your family and friends. If there is anything else I can do for you, please do not hesitate to give me a call at 909-312-7112 Ext. #230. I look forward to hearing from you!

Yours Truly,

Ben Holloway
Trusted Advisor

Time for your **Mortgage**

Physical!

Please complete as much information as possible, but do not delay in returning this form. Either fax to 909-793-4210 or mail to: The Best Lender P.O. Box 3187 Crestline, CA 92325-3187

Name(s): _____

Social Sec. # _____ Social Sec. # _____

Work Phone: (____) _____ Work Phone: (____) _____
(new) (New)

Address: _____

Please check any of the following, which may benefit you, if you refinance your current mortgage:

- | | |
|---|---|
| <input type="checkbox"/> Children's educational fund/needs | <input type="checkbox"/> Decrease fix monthly expenses for retirement |
| <input type="checkbox"/> Increase investment account balances | <input type="checkbox"/> Buy-Out former spouse |
| <input type="checkbox"/> Reduce overall cost of your loan | <input type="checkbox"/> Buy-Out former spouse |

During previous conversations we determined the importance of "closing the gap" in the area(s) of <name>. How are you doing?

Are there other areas of concern we need to pay attention to?

Listed below is where you were 12 months ago, as well as where you stated you wanted to be 12 months later. How are you doing?

Initial Meeting
❖ Mortgage reduction
❖ Debt Reduction
❖ Liquid Savings
❖ Investment
❖ Job Change
❖ Vacations
(Fill in with actual information)

Annual Review
❖ Mortgage reduction
❖ Debt Reduction
❖ Liquid Savings
❖ Investment
❖ Job Change
❖ Vacations
(Fill in with actual information)

Based upon the above information, we will evaluate whether or not current loan is structured to maximize your overall financial goals or if your current interest rate is saving you money at this time. I/We the undersigned hereby authorize <lender firm name> to order a preliminary credit report if necessary for the evaluation purposes of the Mortgage Physical.

(Signature) (Signature) Date: _____

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

It has been almost a month since you've moved into your new home, and that mortgage payment is just around the corner.

In an attempt to help make life easier for you, I have enclosed a personalized return stamp. Hopefully this will cut down the amount of time you spend paying those pesky bills.

Keep in touch,

Ben Holloway
Trusted Advisor

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

I was reviewing your file this morning and thought I would take a moment to touch base about a key area dealing with your financial strategy.

At this point my main responsibility is to make sure your financial house is in order. I will continue to help you with debt management. I accomplish this with a network of financial professionals and services that I have carefully screened to assist you with increasing your net worth. Their diverse background will help you in building and formulating a sound financial blueprint. **Make sure you contact me directly with any and all questions regarding:**

- ❖ Financial Planner
- ❖ CPA
- ❖ Insurance broker
- ❖ Stockbroker
- ❖ Attorney
- ❖ Contractors

Since I have already completed the research I am able to point you in the right direction, placing you with the key professionals who will help you provide for your financial security.

Sincerely,

Ben Holloway
Trusted Advisor

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

I was reviewing your file this morning and thought I would take a minute to touch base about an important financial fact that I mentioned to you when we met, which would allow you to reduce your current mortgage liability. I have enclosed a loan acceleration plan that is easy to fit into your budget.

Starting on this program is fast and easy. Each time you issue a payment to your mortgage servicing company make sure you consistently include an additional <\$> per month in the form of a separate check. Make sure you indicate **"To Principal Only"** in the note section of your check. At the end of the year when you receive your mortgage statement, compare the balance with the amortization schedule I provided you. We want to make sure your mortgage company has credited your account properly.

Our clients that utilize this program love the ease in which they reduce their current mortgage obligation. Each year as we review your current financial picture, we may choose to become more aggressive. Please call me if this strategy appeals to you. I hope all is well for you. Look forward to hearing from you soon.

Remember, after you review the enclosed financial plan, to file it in your *The Best Lender Resource Center!*

Sincerely,

Ben Holloway
Trusted Advisor

P.S. Do you have any family or friends who could benefit from this specialized attention? We are always looking to increase our family members!!

Closed Loan Series – 6 Months Additional Principal Reduction Plan
From Loan Officer
[Attach Amortization Schedule to Reflect Savings](#)

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Congratulations on the successful purchase of your new home! All of us at The Best Lender are pleased and delighted to have been a part of this exciting event!

I've attached a customer survey letter along with a self-addressed envelope. I would really appreciate your comments, thoughts or suggestions on the quality of our customer service. If you could take a few moments to fill out the survey I would really appreciate your input.

On behalf of The Best Lender and your Realtor, Peggy Pendleton, we thank you for the opportunity of being your Real Estate team!

Good luck in your new home!

All the best,

Ben Holloway
Trusted Advisor

Closed Loan Series – Day of Closing – Buyer Purchase
From Loan Officer
Send with a “Pay Day” Candy Bar

Let's Not Lose Contact

At *The Best Lender* we value our relationship with you. There will be many times during the upcoming years we will need to provide you with information critical to your financial health. At *The Best Lender* providing valuable material and personalized consultations are just a few of the many benefits available to you. During these meetings Ben Holloway will review your existing financial investments and advise you on the impact current economic conditions are playing on your current portfolio. We want to make sure all of your financial goals have been met. Your success is very important to us!

We are providing the following information to update your files:

MAILING: _____

ADDRESS: _____

HOME PHONE: _____ **WORK PHONE:** _____

Thank you for the opportunity to serve you.

Closed Loan Series – Day of Closing – Buyer Purchase
From Loan Officer
Send with a “Pay Day” Candy Bar

September 3, 2004

Quisenberry & Associates
Donna Quisenberry
P.O. Box 3187
Crestline, CA 92325-3187

Dear Donna,

Thank you for your assistance in assembling the documentation necessary to complete the mortgage financing for Mr. & Mrs. Smith. The cooperation of yourself & your staff made this process very smooth. We really appreciate that. At *The Best Lender*, we have built a strong reputation for solving the complex mortgage financing needs for clients who have complicated, and/or diversified income or who are self-employed. We Recognize clients who fall into these circumstances want and need streamlined solutions. Our staff is trained to manage these transactions with efficiency and professionalism. We have the expertise to custom tailor the mortgage program that best meets the need for each client. Here are a few examples of recent situations we have financed:

—Middle age couple derives their income from twelve investment properties. Expenses offset income. Applicants' wants spend limited investment funds to acquire additional rental property, but does not seem to have the means to qualify based on low monthly earnings.

—Recently retired couple over the last several years incurred over \$85,000 in revolving credit to pay medical bills. Needs to keep retirement funds liquid to support lifestyle. Wants to pull equity out of there home to reduce monthly payments, but does not appear to have income to support the monthly payment.

—29 year old painting contractor, a sole proprietor for the past three years wants to offset a significant portion of his income, with tax saving deductions. Applicant has limited credit history. Majority of liquid funds is re-invested into his business. Wants to buy quickly for tax purposes, but thinks limited down payment & credit history will keep him from purchasing a home.

At *The Best Lender* we solve these and many other circumstances daily. We have expert consultants and staff who pride themselves on managing these situations smoothly and efficiently. Our entire lending team has been trained to provide seamless solutions for clients who have complex and diverse income streams.

Trust *The Best Lender* to solve your client's complicated mortgage situations. We are dedicated to providing your clients the best mortgage solution. We promise!

Sincerely,

The Best Lender

September 3, 2004

Robertson, Smith, Jones Etal.
Inga R. Vormbrock
Riverside, CA 92504

Dear Inga,

Thank you for your assistance in assembling the documentation necessary to complete the mortgage financing for Mr. & Mrs. Smith. The cooperation of yourself & your staff made this process very smooth. We really appreciate that. At *The Best Lender*, we have built a strong reputation for solving the complex mortgage financing needs for clients who are going through divorce or who have just completed divorce proceedings. Recognizing the special circumstances surrounding these clients, our staff is trained to manage these transactions with tact, creativity and professionalism. We know that all financial situations have solutions. We have the expertise to custom tailor the mortgage program that best meets the need for each client. Here are a few examples of recent situations we have financed:

—67 year old divorce' who had not worked during her twenty-seven year marriage. Qualified solely on alimony payments. No individual credit. Placing 25% investment, she is able to purchase property in her own name, even though she does not appear to have any means of qualifying due to lack of work history and limited credit experience.

—29 year-old client in the middle of the divorce process has no funds available for down payment and closing costs. Applicant has no history of home ownership. Credit appears poor due to ex-husband refusing to pay court ordered joint obligations.

—35 year old divorce' who has retained full custody of the children. Previous tax liens and bankruptcy occurred during three-year separation. Needs home for himself and two children, thinks poor credit history will prevent him from providing for his children.

At *The Best Lender* we understand how overwhelming starting over is in these situations. We have solutions to solve challenges such as those illustrated above, as well as many other circumstances. We have expert consultants and staff who pride themselves on managing these delicate situations smoothly and efficiently. Our entire lending team has been trained to take exceptional care of clients finding themselves in the process of divorce or recently completing divorce.

Trust *The Best Lender* to solve your client's complicated mortgage situations. We are dedicated to providing your clients the best mortgage solution. We promise!

Sincerely,

Cindy Douglas
The Best Lender

September 3, 2004

Homelife Schnarre Real Estate
Peggy Pendleton
1416 East Highland Avenue
Highland, CA 92346

Dear Peggy,

Congratulations! The loan for the Smother's has funded. I would like to take this opportunity to thank for the privilege of serving you. It was a pleasure to work with the Smother on their recent purchase located at 23786 Majestic Road. I really enjoyed working with you. Your level of professionalism is commendable.

I am sending our client the Smother's a closing packet from both of us. This package contains a copy of their credit report, HUD 1 closing statement, settlement instructions, title search, appraisal, Note & Deed of Trust, loan amortization and preparation for next year's mortgage review. I have enclosed a sample packet for your review. The package will be mailed next week and should arrive shortly thereafter. I just wanted to notify you of this, so if the Smother's call to say thanks, you would know what this was in reference to.

Please take a moment to comment on the level of service we recently provided to you and your clients. Was there an employee who went above the normal call of duty to help you? Did you feel your trust was well placed with *The Best Lender*? Did we earn your confidence to refer future customers when they require mortgage planning? Is there anything else we should have done to make your transaction smooth and stress-free? When you return the enclosed comment sheet you help us retain our reputation as an extraordinary financial resource to our realtor partners.

Once again thank you for the great referral! I look forward to working with you soon.

Sincerely,

Ben Holloway
Trusted Advisor

Closed Loan Series – Day of Closing – Target Buyer Realtor
From Loan Officer
Send with a "Pay Day" Candy Bar

Time to Pack !!!
Its Another
[[My:Company:25]]
Loan Approval



Scheduled Closing Date: 8/31/2003

Borrower: Robert Smother

Property: 23786 Majestic Road, Sacramento CA

Attention: Peggy Pendleton

Return To: Jan Taylor Fax No: 909-793-4210

To expedite funding, please refer to our checklist of reminders below.

- Executed Real Estate Contact (If not already provided.)
- Completed final Walk-through.
- Buyers signed acceptance of Termite Report & Clearance.
- Buyer's acceptance of any other work requirements.
- Certified Cashiers Check made payable to settlement agent.

Ben Holloway and I would like to take this opportunity to thank you for placing your trust in *The Best Lender*. Please inform us if there are any other steps that we can do to insure your real estate transaction is **smooth** and **stress-free**.

The Best Lender P.O. Box 3187 Crestline, CA 92325-3187
Phone #909-312-7112 Ext. #230

In Contract Series – Fax to Buyer Realtor
Type in Your Company Name in the Text Box Above

Its Closing Time!



Scheduled Closing Date: **8/31/2003**

Borrower: **Robert & Suzanne Smother**

Property: **23786 Majestic Road, Sacramento CA**

Attn: **Dana Bassler** **Escrow #6578903-DB**

To insure our mutual customers are prepared for their scheduled closing, please prepare an estimated settlement statement. We need to review this document prior to drawing final loan documents.

Fax No: **909-793-4210**

Return To: **Jan Taylor**

Listed below are the conditions that must be met on your behalf to close this transaction.

- Fully executed escrow instructions signed by all parties.
- Fully executed escrow amendments signed by all parties.
- Estimated closing statement.
- Original evidence of insurance.
- Termite Report & Clearance.
- Certified copy of grant deed.

I will notify you as soon as the Smother's have approved the estimate of charges. Let me know if you are aware of any reason that this escrow will not close in a timely manner. Ben Holloway and I would like to thank you for your help in providing the Smother's with a **smooth, stress-free** real estate transaction.

The Best Lender P.O. Box 3187 Crestline, CA 92325-3187
Phone #909-312-7112 Ext. #230

In Contract/Refinance Series – Fax to Title Officer
[Call to confirm closing agent has received](#)

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Congratulations! Your loan has been approved. Ben Holloway, Peggy Pendleton and I would like to take this opportunity to thank you for the privilege of serving you. We realize you had a wide variety of lenders to choose from and we are honored you placed your trust in *The Best Lender*. Your responsiveness allowed us to reach our mutual goal of an early approval without loan conditions. As a result I will be contacting all parties to see if they would like to schedule an early closing. Regardless we will have no trouble meeting your current closing date.

As we shared with you at your initial meeting *The Best Lender's* number one priority is to provide outstanding service levels for all of Peggy's client family. I will be contacting you in a couple of days. If you have any questions or concerns prior to my call, please contact me at 909-312-7112 Ext. #230. We want to make sure you are completely satisfied with our performance, allowing you to feel *very* confident when you refer family and friends in the future.

Warmest Regards,

Jan Taylor
Loan Processor

September 3, 2004

Homelife Schnarre Real Estate
Peggy Pendleton
1416 East Highland Avenue
Highland, CA 92346

RE: Buyers: Smother
Property: 23786 Majestic Road

Dear Peggy,

We are pleased to provide this weekly update on your real estate transaction. We have requested the attached list from the applicable parties. We expect these items to be returned to our office within the next twenty-four hours. Once we have received the requested documents, the status listed below will apply.

_____ **The file is ready to be submitted for loan approval.**

_____ **The file has been submitted for loan approval.**

_____ **The loan has been approved.**

Please feel free to contact me at 909-312-7112 Ext. #230 with any questions or concerns. Ben and I want to make sure you are feeling **really** comfortable with the way the transaction is progressing. This will allow you to feel extremely confident when referring future clients in the years to follow.

Yours Truly,

Jan Taylor
Loan Processor

September 3, 2004

Dear Roger,

Thank you very much for coming to visit me. It was fun to have you here with your mom and dad.

I hope you enjoyed playing with the toys we have here and coloring for us. I will keep the picture you made here at the office until you come back next time.

Thank you very much for the picture.

Hope you come back soon to visit us!

Your friend,

Ben Holloway

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Congratulations on your choice of real estate agents. Peggy Pendleton is one of the most professional and respected agents in our area. Together Peggy and I are here to provide the level of service that warrants your trust in our ability to “get the job done”.

Since The Best Lender, Inc. is approved with many lending institutions, all with a variety of programs; I am committed to find the best financial program available to suit each client’s individual needs.

Let me assure you, once you have given me the opportunity, you or any one you refer will benefit from my experience in the mortgage business. I have enclosed an application package for you to review. Please complete the hi-lighted areas and make any appropriate corrections. I look forward to working with you. Please sign and furnish copies of requested statements and return package to us as soon as possible. I look forward to working with you, please feel free to call me if you have any questions.

Sincerely,

Ben Holloway
Trusted Advisor

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Thank you very much for choosing **The Best Lender** for your real estate loan. I appreciate your business and I will do my best to make sure the approval process is brief and the closing is as stress free as possible.

Our goal is to process your loan application quickly and efficiently keeping you informed every step of the way. Your prompt response in providing any requested items is essential. I would like to introduce your loan processor, Jan Taylor. She will be handling the processing of your loan application.

Once again, thank you very much for your business and **“Congratulations”** on your purchase. If you have any questions at any time, please feel free to call us at 909-312-7112.

Sincerely,

Ben Holloway
Trusted Advisor

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

I **really** enjoyed the opportunity to visit with you today. Both Peggy Pendleton and I are really looking forward to working with you. Based on the concerns that you mentioned to me today I have enclosed a copy of your credit report. This will allow you to check your current credit history that is reported to vendors when they inquire into your credit.

Typically an individual will clear credit with just one of the major credit bureaus, and not all three agencies. The end result is the credit has only been partially corrected. As credit history is updated, often-erroneous old information is reentered. This is why we recommend ordering an updated credit report annually. Because you are a member of Peggy Pendleton's client family you will receive this service complimentary yearly. We will discuss the results at our annual mortgage review appointment.

Our main focus at *The Best Lender* is to ensure our clients build a strong financial foundation. Managing your current, past and future credit obligation is the first step in obtaining this security. I am **really** looking forward to assisting you in the home buying process. If you have any additional questions please do not hesitate to give me a call.

Sincerely,

Ben Holloway
Trusted Advisor

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Peggy Pendleton and I were talking today and realized it has been a couple of months since we started working with you. We have **really** enjoyed being a resource to you on your journey towards home ownership. Peggy thought you might enjoy our quarterly newsletter that provides interesting information on purchasing, selling, and improving your home.

Once you have a chance to read the publication, please let either Peggy or I know whether or not you would like to continue receiving this informative literature. Our clients who have received this newsletter in the past have told us how much they enjoy reading the articles provided. In fact many of our client family have sent suggestions of what topics they would like to read about.

One of the main functions of Peggy's and my job is to provide you with material that will assist you with reaching your goals. If you have a moment please let us know your opinion on the material that we have sent to you.

Our team is dedicated to helping our client family attain financial independence and security. If you have any questions about our featured articles, please do not hesitate to give me a call at 909-312-7112.

Sincerely,

Ben Holloway
Trusted Advisor

Credit Series – Week 11 Newsletter Introduction Letter – With Realtor
Attached support documentation courtesy of Front Runner Resources

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Peggy Pendleton and I thought about you today and realized it has been three months since our initial conversation. Peggy and I had committed to not only sending you valuable material, but also to be a strong resource in helping you achieve your goals.

Purchasing a home is one of the largest financial decisions you will ever make. The process of selecting and financing a home can be very intimidating. One of the main functions of my job is to help you select the right mortgage. This will allow you to afford the home of your dreams, providing your family with the security you deserve at a payment that doesn't negatively impact your lifestyle.

For the past several months Peggy Pendleton and I have sent you valuable material to review. In addition there were some suggested action steps. Implementation of these steps brings you that much closer to the dream of home ownership.

Our team is dedicated to assisting you reach all of your financial aspirations by providing sound financial advice. Doesn't it make sense for us to spend forty-five quality minutes together to review all of the options available to you when making a decision of this magnitude?

I will be calling you in the next few days to see to see if you are ready to schedule this very important meeting. Peggy and I have enjoyed working with you, and look forward to our lasting relationship.

Sincerely,

Ben Holloway
Trusted Advisor

Credit Series – Week 13 Close End Letter – With Realtor
Determine if you will continue a global mailer or remove from the database

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

I was thinking about you today and thought I would send you a note. I am **really** looking forward to meeting with you.

I have enclosed a list of items I am going to need at the time we schedule your appointment. Please gather all of the requested information. If you are having trouble locating all of the requested documents' contact my office and speak with Jan Taylor at 909-312-7112. She will be happy to offer alternative resources to obtain the required paperwork.

Once we have met, I will provide you with the steps necessary to be pre-approved for your mortgage loan. Once these steps have been completed, I will issue your **"Pre-Approval."** This is very exciting, because it means once you receive this letter you can shop for the home of your dreams with confidence.

Peggy has suggested I send you a brief narrative that discusses the advantages of having a **"pre-approved"** loan. This letter once issued will provide you with a lot of negotiating power. I look forward to beginning this journey with you. My office will be calling you in the next few days to schedule your personalized consultation. I look forward to working with you!

Sincerely,

Ben Holloway
Trusted Advisor

September 3, 2004

Cindy Douglas
P.O. Box 3187
Crestline, CA 92325-3187

Dear Cindy,

I was thinking about you today and realized it has been a few weeks since we last talked. I have enclosed some suggestions to assist you with reducing your current monthly expenses. Many of our clients have found these recommendations helpful when trying to manage their existing credit debt.

Debt reduction is instrumental in maintaining a strong credit history. The enclosed recommendations are just a few of the steps you can implement on your own. Because you are a client of I would be happy to offer you some assistance in getting started. During this meeting we will customize a plan for your specific needs.

Our main goal at *The Best Lender* is to provide our clientele with the tools necessary to enjoy financial freedom. The removal of excess debt or past credit obligations is the first step towards building a strong financial foundation. I would love to assist you in building a plan to manage your current obligations. If this sounds interesting to you, please give me a call at 909-312-7112. I look forward to hearing from you!

Sincerely,

Ben Holloway
Trusted Advisor

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

Peggy and I thought about you today and realized it has been a few weeks since we last spoke with you. Hope you are doing well. Because you are a client of Peggy Pendleton I am enclosing a monthly budget to assist you with reducing your current monthly expenses along with some suggestions to help you reach this goal. By monitoring your monthly spending habits, you will be able to determine how much of your income is spent on credit obligations, and how much is spent on living expenses such as gas, groceries, housing, utilities etc. By documenting your expenses it will be *really simple* for us to develop a budget that suits your lifestyle.

Analyzing current spending habits will allow you to prioritize the bills you have, determine which expenditures you are willing to reduce and/or payoff while saving the investment needed to purchase your new home. I am looking forward to meeting with you to review these strategies, as well as discuss various financing programs that will reduce your initial cash outlay, while providing a payment that fits with your current budget expectations.

One of the most important job responsibilities I have is to provide our clientele with a strong financial blueprint that promotes financial freedom. The end result: A detailed program to save toward your down payment, while increasing your purchasing power. Once we have completed these steps Peggy will find you the home that offers the greatest amount of amenities for the investment you are willing to make. My office will be calling you in the next few days to schedule your personalized consultation. I look forward to working with you!

Sincerely,

Ben Holloway
Trusted Advisor

Credit Series – Week 7 “Budget” Letter – With Realtor

Attached support documentation courtesy of Front Runner Resources

Credit Series – Week 7 “Budget” Letter – With Realtor
Attached support documentation courtesy of Front Runner Resources

September 3, 2004

Robert Smother
Suzanne Smother
123 Anywhere Street
Sacramento, CA 90368

Dear Robert & Suzanne,

I had a meeting with Peggy Pendleton this morning. Peggy requested I touch base with you today to see how you are doing. I hope all is going well for you.

A few weeks ago I sent some recommendations for reducing your current monthly obligations. Enclosed in that packet was a log for you to monitor your spending habits. After keeping track of these expenses diligently over the past couple of weeks, you are now ready to evaluate how much of your paycheck is left to save towards your new home.

The first step is to prepare a credit analysis. This will include credit accounts, child support, student loans, and any debt that will exist over the next ten months. Make sure you list those accounts in deferment as well and when those payments commence. I have enclosed a worksheet for you to itemize these expenses. Attach the credit statement the information was obtained from.

By completing this form along with the "Lifestyle Spending Log" over the next two weeks, there will be an accurate illustration of your monthly spending habits. During our appointment we will prioritize these expenditures, which ones you are willing to reduce, payoff, and those expenditures you are unwilling to change. Based on these answers, together we will build a financial plan that promotes your short and long-range goals. Once we have completed this step, Peggy will be able to find you a home that meets your expectations.

My office will be contacting you in the next few days to schedule our consultation. Please feel free to contact me with any questions you might have prior to our meeting.

Sincerely,

Ben Holloway
Trusted Advisor

Account Name	Monthly Payment	Total Amt. Due	Interest Percentage
<i>Net (take-home) Pay Each Month \$</i> _____			