

Take a vacation – permanently – from high debt balances, high interest rate loans, pesky creditors at your door, on the phone, and in your mailbox!

**If Your Greatest Wish Is To Reduce  
Your High Monthly Debt Payments  
And Place Much Needed Cash In Your Pocket  
\*\* Even If You Have Terrible Credit! \*\*  
Your Wish Is Granted!**

Request your **FREE** low-interest loan information package now!

For 25 years, AFS, Advanced Financial Services, Inc., has helped over 75,000 relieved and grateful Americans benefit from the treasure chest beneath their feet – homeownership.

And we've done it without hard to read small print or hidden fees other companies may rely on to make themselves fat and rich – at your expense.

And...best of all...we'll close your loan and place that much-needed money in your pocket...in just 20 days!

Wednesday, September 14, 2005

Dear <Name>,

**Being buried alive under a mountain of growing debt, and an overwhelming need for immediate cash is nothing to sing about, or be proud of – but, it's also nothing to be ashamed of.**

At one time or another, most of us have fallen into financial trouble – even serious and suffocating financial trouble. It happens – sometimes through no fault of our own.

We simply became victims of unforeseen circumstance....

Maybe your financial misery was caused by unexpected medical needs, a business setback, theft, a job loss, an ugly divorce...the list can go on and on. The point is, in life these things happen...and sometimes repeatedly.

Or, maybe you became careless...purchased something you couldn't really afford, invested in something you didn't understand, or gambled on a windfall that never happened...who knows.

In the final analysis though...

**The reasons for your financial distress don't matter...  
The solution, and the action you take to get back on top...does!**

### **Commit to reducing and successfully managing your debt...**

- **Lower** your loan's interest rate...with a new, lower rate loan from AFS – typically far lower than the rate you received from your current lender.
- **Deduct** your new lower AFS interest payments from your taxes...and save money at year-end.
- **Consolidate** and lower your over-all debt payments...so you pay less out monthly...and have more left over for the more important things in your life.
- **Budget** your expenses...it's so much easier when you have fewer bills to pay...and, it's also easier to avoid financial missteps and trouble in the future.
- **Breathe** easier with less stress and worry...**and live again**...with the money AFS can uncover for you in your home.

### **And purchase the things you need now ...**

- Does your kitchen need remodeling, painting...or do you need a new roof, water heater, furnace, or air-conditioner?
- Do you desperately need a new car, a second one...or do you just need to fix the one you have?
- Is your son or daughter about to start their first year of college, medical or law school ...and now you need to make a tuition payment?
- Are you ready to start that new business you've been planning and dreaming about for years...and now you need a little extra money to open the doors?
- Do you want to take that long promised wedding anniversary cruise, or that long postponed European vacation?
- Do you have medical needs...do you need surgery...but your insurance company won't cover all the expenses?

**Call AFS, Advanced Financial Services, Inc. at 800-644-3327  
And ask for your FREE loan information package now!**

“Thanks for a fresh start! My small bills are being paid on time. Most of my large bills are gone. When I received the package in the mail, it was like God saying this is the one. I did some research on the Internet and with the Better Business Bureau. AFS is A-ok. I was shocked. Thank you so much.

-- Bernadette A., NC

Listen, <Name>. Right now, at this very moment, you're literally standing on the solution – the answer to all your financial problems and needs.

**You literally own the keys to your financial freedom.  
You possess the power to set yourself free...use it!**

Over the last four years there's been an unprecedented explosion in real estate prices. Home values have skyrocketed – doubling, tripling, even quadrupling in value.

With absolute certainty I can tell you this about the value of your home...

**Your home is worth more...has more equity, more untapped dollars in it's walls, ceiling and floors...than it had last year...or the year before.**

**Even if you refinanced two years ago, and pulled cash out...there's still more money in your home...right now...waiting for you!**

**Reduce high monthly payments and purchase crucial necessities!**

And no other company makes it easier to tap the available bank of money in your home – and put it in your pocket – than AFS, Advanced Financial Services, Inc.

“No other mortgage company would help us when we needed it. I would recommend AFS...to anyone. I thank them for their patience and dedication.”

-- Conrad A., RI

Last year our mortgage specialists arranged just under \$1 billion in mortgage loans.  
And AFS is an approved lender for Fannie Mae, Freddie Mac and HUD loans.

We obviously go beyond – way beyond – being a mere mortgage lender.

We're here to take your side against high debt balances and high interest rate loans...

Our goal is to be your trusted financial advisor...a valuable member of your financial team...and to say:

**YES – your loan is approved!**

And what better proof than this...

**Thousands of glowing testimonials from satisfied clients...like this one...**

“Mr. Gregg Roy was very up front with all of our expectations regarding this loan. He was always responsive to any of our questions throughout the whole process. He was very accessible and when you call and leave any messages, he will return your call promptly. He was very detailed in explaining all our options and looked out for our best interests. We therefore, congratulate and thank Mr. Gregg Roy for giving us a very *special fresh start financially.*”

-- Olusegan A., NJ

**Need more testimonials, more proof?**

**Call us and we'll send you a suitcase filled with them – testifying to how efficient and professional our staff is – and how quick and easy it is to get much needed money out of your home and into your hands.**

**Even if you have terrible credit and have been turned down by every other lender!**

**So what do you think, <Name>?  
Are you ready for a financial fresh start?**

**Take these 4 easy steps right now**

**...and in 20 days – in some cases even sooner – you'll have money in your hand!**

1. Call us toll-free at **800-644-3327**. Without any obligation on your part, an AFS loan specialist will analyze your situation, begin the application process, and set up your personal AFS Loan Tracking Website.

2. Receive and review Your Free Loan Information Package – again without obligation – confirming everything discussed over the phone in Step 1 (and, if you have any questions, just call your assigned AFS Service Team.)
3. Sign and return the package, and begin tracking your loan status on your personal AFS Loan Tracking Website.
4. In 20 days, maybe sooner: open your mailbox...take out your check...and start celebrating as you put your financial house in order by...
  - paying off those high interest rate debt payments
  - consolidating your bills
  - budgeting your expenses with lower monthly payments
  - putting money in your pocket for necessary purchases

**What can be easier than that?**  
**Call us now! 800-644-3327**  
**And celebrate your approaching financial freedom!**

Oh, and don't forget to ask about all the different loan programs we offer.

For example...

- We have business loans that require no income verification.
- And residential loans that can provide you with up to 125% of your home's value.

So what are you waiting for? We're looking forward to hearing from you...

With warm regards,

< Signature >

Dana Fortin  
Vice President of Marketing

**P.S.** Interest rates are beginning to trend up from their current historic lows...so don't delay! Call **800-644-3327** right now and take advantage of our current low, low rates – **and lock in that low rate loan that's got < name > written all over it!**