

Attention Homeowners!

Experts Say Refinance Your Home NOW (While Rates Are Low!) And Get The Money You Need To Change Your Life!

NOW is the perfect time to take advantage of the increasing value of your property and current low interest rates.

Washington, DC – If you're a homeowner looking for money, please read this announcement carefully. It contains timely and valuable information that can fix your money problems and change your life forever!

Would you like to lower your monthly mortgage payment and get a bundle of cash to:

- Pay off your credit cards
- Buy a new car
- Take a luxury vacation
- Buy new furniture
- Send your kids to college
- Start or expand your own business
- Buy income property

If you're thinking "YES, I could use a big chunk of cash right now to take care of myself and my family" ... (even if you've already refinanced your home!), this is especially good news for you.

With property values continuing upward and interest rates remaining at all time lows, there has never been a better time to get money from your home.

There is one company in particular, American Mortgage Lenders, that has been helping homeowners get the money they need for the past 8 years. With a staff of 42 loan experts they know how to help you get the money you want with the best interest rates to give you the lowest monthly payments.

How Much Equity Do You Have?

As a homeowner the three big questions to ask are:

- #1. How much equity do you have?
- #2. How much can you borrow against that equity?

Home Values Increase

Here's just a sample of the increase in property values in cities across the United States. Many properties are increasing in value up to 36% per year!

If your hometown is not listed below, call American Mortgage at 1-800-570-1197 to find out how much your home has gone up in value in the last 12 months.

Metro Area	1yr %	5yr %
Las Vegas-Paradise, NV	36.23	84.09
Bakersfield, CA	30.46	92.41
Los Angeles-Long Beach-Glendale, CA	25.19	102.73
San Diego-Carlsbad-San Marcos, CA	24.41	119.4
Oxnard-Thousand Oaks-Ventura, CA	23.9	105.53
Yuba City, CA	23.8	111.57
West Palm Beach-Boca Raton-Boynton Beach, FL	23.36	94.38
Modesto, CA	22.63	112.98
Honolulu, HI	22.44	67.36
Virginia Beach-Norfolk-Newport News, VA-NC	20.67	60.89
Chico, CA	18.19	104.08
Bethesda-Frederick-Gaithersburg, MD	17.84	84.75
Atlantic City, NJ	17.6	79.25
New York-Wayne-White Plains, NY-NJ	14.34	76.95
Barnstable Town, MA	14.3	102.05
Phoenix-Mesa-Scottsdale, AZ	14.23	45.37
San Francisco		
San Mateo-Redwood City, CA	13.77	64.72
Jacksonville, FL	13.17	57.39
Newark-Union, NJ-PA	12.82	70.17
Richmond, VA	11.53	42.61
Charlottesville, VA	11.39	56.31
Spokane, WA	11.04	27.92
Boston-Quincy, MA	10.78	80.07

Note: Rankings based on annual percentage change over the last 10 years as released by the Office of Federal Housing Enterprise Oversight (OFHEO) released June 1, 2005.

#3. At what interest rate?

The answers may surprise you. Mortgage experts are willing to lend you more money than the current value of your home. Why? The answer is simple: They are in the business of lending money and if they are not making loans, they're not

making any money!

But there are other factors that influence their decisions. Your home, your income and credit history, etc., are all plugged into a formula that helps them decide if they should lend to you.

Property Values Continue To Rise!

Many mortgage brokers and banks believe property values are going even higher and they know that your home is still a solid investment. They also know that if they are able to lend you money at a rate that will give you a lower monthly payment – it's a good move.

According to American Mortgage Vice President, John Alexander, "This makes it a no-brainer, a win/win situation: We get a new client, you get the money you need – and you have less stress with a lower monthly mortgage payment."

In fact, refinance loans are available for 105% to 125% of the value of your home. This means that if your home is worth \$200,000 and you still owe \$200,000, you may be able to secure a mortgage for \$210,000 to \$250,000 and receive \$10,000 to \$50,000 in cash.

What Could You Do With Extra Cash?

What could you do with an extra \$10,000 to \$50,000 right now to make a change in your life?

How much of your current debt could you pay



Home Equity Cash Can Change Your Life!

As property values continue to rise and interest rates remain at all-time lows, more homeowners are using their equity to solve financial problems and make their dreams come true.

"... getting the money you need is easier (and a lot faster) than it was last year!"

—John Alexander, Vice President American Mortgage

off? Will there still be money left over to treat yourself to a week or two in Hawaii, or maybe enough to remodel your kitchen or bathroom?

How great would you feel if all of your credit cards were paid off with a ZERO balance!

A Tremendous Opportunity For You Now!

Thousands of homeowners are refinancing their mortgages every day. In fact, many homeowners have refinanced their homes two and three times within the last few years.

But there is one industry trend that can provide a tremendous opportunity for you right now.

As interest rates continue to stay low, new and current homeowners are in a great position to pull cash out of their property with a new mortgage. Because of this, lenders are working with non-traditional borrowers, offering them sweet deals and a real opportunity to get money not available just a few years ago.

There are different types of loans to consider:

- Home refinance
- Home equity
- Debt consolidation
- New home purchase

Why Can't I Get A Loan?

So, you may be asking yourself, "WHY CAN'T I GET A LOAN?" The truth is that if you are a homeowner, regardless of your situation, you probably can. You need to connect with an experienced loan expert and let him go to work for you.

According to American Mortgage VP, John Alexander, "You'll find that getting the money you need is easier (and a lot faster) than it was last year. The current lending standards, low interest rates and increased property values make it a golden opportunity for you to get the money you want for almost any reason."

Now is the time to take action – to take full

Money Changes Everything!

My Expenses Are \$2,563 Less Per Month!

John B.* is a good example of how refinancing your home can change your life. With today's low interest rates he reduced his monthly expenses from \$6,700 to \$4,137. He now pays a whopping 39% less per month (\$2,563).

According to John, "I sleep a lot better and feel much more relaxed since refinancing my home! My wife and kids are excited because for the first time in almost 3 years we're taking a family vacation!"

Monthly Expenses	Then	Now
Mortgage Payment	\$2,378	\$1,842
Car Payment	\$476	\$0
Jet Ski Payment	\$137	\$0
Medical Expenses	\$377	\$0
Credit Cards	\$852	\$0
Personal Loan	\$250	\$0
Gardener	\$200	\$200
Phones	\$144	\$144
Utilities	\$294	\$294
Insurance	\$319	\$319
Food	\$918	\$918
Entertainment	\$420	\$420
Total	\$6,700	\$4,137

advantage of this trend – and achieve a greater level of financial security for you and your family.

Paperwork Now Much Easier!

The paperwork involved with getting a new mortgage or loan is easier than you think. That's why it is important that you do business with a qualified loan expert. The right loan officer can make the whole process a great experience.

"We're in the business of providing solutions for our clients. As a homeowner, tell us how much money your looking for and we will find a solution to get you what you want," says Alexander.

Turning No into YES!

There are literally hundreds of types of loans. If you've been turned down, an experienced loan officer can turn that "no" into "yes." Plus, the mortgage broker—one who has expertise, motivation and integrity—can give you good information and help you make sure your refinancing is profitable.

Achieve Your Goals!

- What are your goals?**
- Pay Off Your Credit Cards
- Buy A New Car

- Money For Your Kids Education
- Money For Your Vacation
- Money To Buy More Property
- Money For Retirement
- Money To Fix Up Your Home

If you've checked any of these goals or have others in mind, you should call American Mortgage today. They have loan products designed to meet your specific needs. They are honest and reliable with a triple A rating and great customer service you can depend on.

When you call, simply tell the operator that you would like to have a personal conversation with one of their licensed loan officers. The operator will ask you a few questions and you will be called back within 24 hours for a detailed and confidential conversation to determine the right loan package for your needs.

The direct phone number is: **1-800-570-1197**
Ask for Extension 118.

You can be on your way to greater financial security, freedom from high interest debt and a much brighter day with help from American Mortgage. Call today! ■

Your Credit Is Not A Problem!

If you've ever had credit issues or unverifiable income (or even if you are self-employed), you're not alone.

SLOW PAY – For Example, if you have a history of paying slow, but you always pay, not to worry. This can happen to good people simply because they are cautious with their money or they have to play "catch-up" every now and then because of unexpected expenses. Lenders can choose to overlook slow payment history and provide you with the money you need without the hassles.

MEDICAL EXPENSES – Mortgage experts realize how devastating health problems can be and how they may affect your finances. In fact, As a homeowner you may be able to pay off your debts, reduce your monthly mortgage payment and put cash in your pocket.

Dorothy B.* was feeling overwhelmed and depressed after her surgery because she owed \$18,000 in medical expenses not covered by insurance. After refinancing her home, she got the money she needed to pay her bills, money to put in her pocket and still get a lower monthly house payment.

SELF EMPLOYED – In the past it was harder to approach lenders with only self-employment income — because the income stream, while there, may be more difficult to document. But if you are self employed and own your home, it can be much easier than you think to get approved for a loan with a great interest rate and low monthly payments.

Bill W. started a new business and couldn't verify his income to get the loan he wanted. As a homeowner, he got the money he needed for his business and was still able to lower his monthly payment.

BANKRUPTCY – It used to be that if you declared bankruptcy your financial life was ruined. That's simply not true any more. In fact, sometimes the only thing you can do to get a fresh start is to file BK. If you filed

bankruptcy (or even thought about it) you may have great options you're not aware of that can make it easy to qualify for the money you need.

Mary A.* filed bankruptcy two years ago. As a single mom with a low paying job, she never thought she could qualify for a loan. With the equity in her home she got money to remodel her kitchen and take a vacation with her children.

DIVORCE – Half of all marriages end in divorce. The banks and mortgage companies know this and understand the problems and considerations required to help divorced homeowners qualify for a loan. Since the equity in your home may be increasing every few months, and with interest rates still incredibly low, getting a new mortgage or a debt consolidation loan can be a real life saver after divorce.

After Bob H.* got divorced he thought he'd never be able to get back on his feet again. With the equity in his home, he's recovered nicely with a new car and lower house payments

ELDERLY WITH LOW MONTHLY INCOME – If you're over 62, with a low monthly income, and worked your whole life to build equity in your home, money is readily available for you. There are fantastic lending programs designed to take care of your needs and provide money to live comfortably and give you the freedom to do the things you've always wanted to do.

Marty and Suzie* (married for 35 years) got a reverse mortgage and eliminated their house payment. Now they get monthly checks to pay for their living and travel expenses so they can spend more time with their grandchildren.

If you are concerned about your credit and want to find out if you can get a loan with no hassles, call American Mortgage at 1-800-570-1197.

*Results vary. Yours may be different.