

**Are you feeling stressed out by too many bills?  
Embarrassed by your debt?  
Think you can't qualify for a loan with a decent rate?**

*Why bad credit doesn't have to keep you down anymore.*

Dear Homeowner,

What's your high interest debt really costing you?

When you're maxed out, you realize the total's much more than a dollar figure. After all, how do you put a price on all the sleep you've lost worrying about money? The stress of robbing Peter to pay Paul – again. Or the hopeless feeling of being trapped in a prison no one can see.

It doesn't have to be this way. You are one of a select group of homeowners **pre-approved for a low-interest** home equity loan from AFS – **even if you have credit problems.**

Think for a moment how it would feel to:

- ✓ Stop screening your phone calls for fear of creditors.
- ✓ Get ahead of the game... instead of constantly struggling to catch up.
- ✓ Look forward to a good night's sleep knowing your bills are paid.

We understand that good people get into debt for all kinds of reasons. A major illness in the family... too many "impulse" purchases... a recent divorce.

Whatever you've been through, we're not here to judge you. We're here to help you get out of that hole!

At AFS, we specialize in getting homeowners like you out of the debt spiral. And because you are pre-approved, you could be **less than a month away** from being able to:

LOWER your interest rate.  
PAY balances to zero.  
GET CASH to use on whatever you want.

**As a homeowner, you have more power than you think.**

Let me give you an example. One of our customers had a total debt of \$112,000 in credit cards, loans and his mortgage. By consolidating with an AFS loan, he cut his monthly payments by more than \$890 a month, saving over \$5,300 in the first six months of his loan. Better yet, he saved **tens of thousands of dollars** over the life of the loan!

**The high-stakes interest game—how much is it costing you?**

11%, 14%, 25%... it seems there's no limit to what the credit card companies will charge you. And even a so-called "good" rate can turn sour if you're late even once with a payment.

**Now you can turn the tables.**

Our loans are typically tax deductible. So instead of funneling your hard-earned cash into someone else's pockets, you can put your financial destiny back in your hands...where it belongs.

**Get the best plan for your individual situation.**

You see, AFS is a direct lender – which means you don't have to deal with a middleman. We can tailor your program precisely to your needs. And answer your questions quickly.

Are you a business owner? We have a program that requires no income verification. If you need cash quickly, we can help **you access up to 125%** of the value of your home. Quickly, you'll go from feeling vulnerable to a position of financial strength and freedom.

### **What would you do with the cash you receive from your Pre-Approved AFS Loan?**

Dream a little with me... would you:

- ✓ Buy gifts for your loved ones during the holidays... without using a single credit card.
- ✓ Go on that Hawaiian vacation you've always wanted and savor every moment, knowing it's paid for.
- ✓ Replace that ancient furnace in time for winter.
- ✓ Take care of dental or medical procedures you've been putting off.

Over the past 20 years, we have helped more than **65,000** individuals and their families finance their homes and other residential properties. People just like you who faced their financial situation squarely and did something about it.

### **The 20-Day Debt-Loss Plan: Three Simple Steps to a Brighter Financial Future**

1. Call us at 1-800-644-3327.  
The first step toward financial freedom is simple . . . just call us toll-free at **1-800-644-3327**. Tell our friendly AFS loan specialist exactly what you need and what your goals are. We'll call you back within 24 hours with a simple plan to lower your interest rate, slash your bills and get you extra cash!
2. Review your loan kit  
Next, we'll send you a personalized, easy-to-read loan package confirming everything we've discussed. Review the information in the comfort of your home and let us know if everything looks good. There's no cost or obligation.
3. Get your check in 20 Days!  
Usually, we're able to close a loan within 20 days – much quicker than the three months you might wait with a bank! Once you close, you'll start saving . . . **possibly hundreds of dollars each month!**

### **Think you can't get a decent rate? Think again!**

The fact is we can help you even if you've had credit difficulties in the past or have been turned down by other lenders. Our customers say it best...

*"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., Rhode Island*

Can you really afford to wait any longer? Now, I'm no prognosticator. Interest rates could go up. They could go down. But you certainly don't want to miss out on **what's happening right now**. With today's rock-bottom interest rates, you can't lose! Call us today toll free at 1-800-644-3327.

All the best,

Dana Fortin  
Vice President

**P.S. Remember, you could be less than 20 days from a fresh financial start. With no more worry and no more stress. All it takes is one quick phone call to 1-800-644-3327.**