



FIXED FOR THE LIFE OF LOAN

Today's Rate:

3.250%/ 3.274% APR

Congratulations, after a review of our underwriting criteria, and a favorable drop in interest rates, you have been pre-selected for our RateSaver Refinance Program. Our rate of 3.250%(3.274%APR) is Fixed for the Life of the Loan, and can save you thousands of dollars! This offer is for a limited time only due to market conditions, call now!

Close your loan in August and your next payment won't be due until October!

To activate your loan application: simply contact (888) 828-9094 or go online at <http://approvals.mywinpointe.com/> and reference your invitation ID: This offer expires soon and acceptance of this invitation is requested immediately.

LOAN DETAILS

- ▶ No Pre-Payment Penalty
- ▶ No Title or Escrow Fees
- ▶ No Appraisal fee
- ▶ \$495 Total Lender Fee

There's no better time to refinance to a lower payment or take cash out for any purpose. Rates are near historic lows and your home's value is increasing. **Call today!**

CURRENT MORTGAGE

Address:

Estimated Loan Amount:
\$390,000.00

Recording Date:
June, 2014

WINNPOINTE MORTGAGE

New Rate/APR:
3.250%/3.274%APR*

Fixed for Life of Loan

Next Payment Date:
October, 2015*



PHONE: (888) 828-9094

ONLINE: <http://approvals.mywinpointe.com/>

INVITATION ID:

G32-1087361

OFFER EXPIRES:

August 31, 2015

You can choose to stop receiving "pre-screened" offers of credit for this and other companies by calling toll-free: 1-888-567-8688. See **PRE-SCREEN & OPT-OUT NOTICE** on reverse side for more information.



Eligibility assumptions and legal disclaimer on back. Winnpointe, Inc. is not affiliated with or sponsored by your lender and information was not provided by your lender Winnpointe, Inc. NMLS #302352, Department of Business Oversight California Finance Lenders Law License # 603F938; WA License #: CL-302352. Published rate is available as of 7/28/2015 15 YR Fixed Loan. Sample transaction is 180 monthly payments of 7.03 per \$1,000 borrowed. One City Boulevard West Suite 1650 Orange, CA 92868

PROCESSING CENTER
1 City Blvd West Suite 1650
Orange, CA 92868

PRSR STD
U.S. POSTAGE
PAID
SAN BERNARDINO CA
PERMIT NO 3447

Original
MAILED
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PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this or any other companies, call toll free 1-888-567-8688, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 or by calling 1-888-5OPTOUT

***TERMS AND CONDITIONS:** Advertised Rate and APR available as of Published date on front cover based on a \$300,000 loan amount, 70% LTV and 740 FICO. Disclosed rate based on refinance of an owner-occupied single family residence, borrower is not self-employed, owns no other properties, with no subordinate debt. If these factors are not met, you may still qualify for a loan but higher rates and fees may apply. Subject to underwriting approval including, but not limited to, verification of acceptable income, assets and collateral. \$495 Lender Fee option applies to refinance transactions. Winnpointe will charge a flat \$495 Lender Fee to cover all Lenders costs. Winnpointe will be responsible for paying all third party charges, including but not limited to: appraisal fees, credit report fees, flood certification fees, notary/signing fees, charges for title insurance and related fees, escrow/closing fees, attorney fees and recording fees. Borrower will be responsible for paying prepaid interest, taxes, insurance, mortgage insurance (if needed) and existing lender payoff fees and associated fees.

LICENSING: WINNPOINTE CORPORATION CA, NMLS ID: 302352; DBO CA license #603F938; WA License #: CL-302352; FHA Direct Mortgage ID 273410001. One City Boulevard West; Suite 1650; Orange, CA 92868. Visit www.winnpointe.com for full licensing.