

### Are you sitting on a GOLD MINE of equity 'locked up' in your home?



#### Dear Homeowner:

Did you know the appreciation of home values in our area over the past five years may have dramatically exceeded the equity in your home? Because a portion of our area shows that while home values have increased, not all equity goes down when rates rise, the equity you have accumulated in your home will stay in your home.

You could be sitting on a virtual GOLD MINE of un tapped equity in your home. Why not put this money to work for you. We at **H&H Lending** employ an offering plan. We will have an analysis of your home's current value. Find out just how much money you may qualify for. based on current market home values. Interest rates are still as low as 3.99% (even lower on the rate we give or a call.

#### Here's the best part... You can use this money for any purpose you like:

- Invest your money
- Pay off your high interest credit cards
- Round up your home
- Pay off your car loan
- Take a well deserved vacation
- Pay for college tuition

**Trapped in an adjustable rate mortgage and facing ever increasing monthly payments?**

**Need CASH fast? We can have cash in your hands in as little as 73 days!**

800 Lending, Lender  
123 Any Street, New York, NY, USA 10001-0109  
**CALL TOLL FREE 888-555-1212**



H&H Lending is an Equal Housing Lender. All loans are subject to credit review. We are not a depository institution and do not take deposits. We are not a bank and do not issue checks. We are not a lender of money. We do not have a physical office in your state. We are not a mortgage servicer. We do not originate or service mortgages. We do not originate or service reverse mortgages. We do not originate or service HELOCs. We do not originate or service home equity lines of credit. We do not originate or service construction loans. We do not originate or service bridge loans. We do not originate or service cash out refinances. We do not originate or service rate and term refinances. We do not originate or service cash advances. We do not originate or service personal loans. We do not originate or service student loans. We do not originate or service auto loans. We do not originate or service credit cards. We do not originate or service any other type of loan or financial product.

**"See Reverse Side For Easy Opening Instructions"**

Your Mortgage Corp.  
123 Any Street  
Newport, USA 98765-4321



Mr. John Smith  
123 Maple Street  
Anytown, USA 98765-4321

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