

Bill Consolidation Loan Acceptance

Offered to:

HEIDI E PULLEN

Loan Amount: Up to \$453,100

Rate: 4.125%* (4.570% APR)
Fixed Rate

Pre-Approved Until: February 28, 2018

**Loan Acceptance
Personal ID Number:** 26D0644-A10237

This is a valid offer. You are pre-approved for a Bill Consolidation Loan at our low fixed rate. Embrace Home Loans works with the credit bureau and has identified you as someone who may benefit from our loan products.

Response Requested By: 02/28/2018

Call 1-800-644-3327

David Noyce
President

Pre-Approved: Yes

If everything in your credit history is accurate and your application meets preset criteria, including income and collateral requirements, you will get your loan. See Important Terms and Conditions in the back of this package. Note: We are not a government agency.

YOU CAN CHOOSE TO STOP RECEIVING "PRESCREENED" OFFERS OF CREDIT FROM THIS AND OTHER COMPANIES BY CALLING TOLL-FREE AT 1-888-567-8688. SEE THE PRESCREEN & OPT-OUT NOTICE ON THE BACK PAGE FOR MORE INFORMATION ABOUT PRESREENED OFFERS.

embrace™
home loans

Embrace Home Loans is a licensed mortgage lender.

Heidi E. Pullen
1201 Stephen Ct
Indianola, IA 50125-1025

**Re: Bill Consolidation Loan Acceptance
Personal ID: 26D0644-A10237**

Dear Heidi E. Pullen,

Most people deserve the opportunity for a fresh start, especially in an economy that stacks the odds against them. At Embrace Home Loans, we understand. After all, we've been helping hard-working homeowners like you for over 30 years.

So even if other lenders aren't willing to give you a second chance, we are. In fact, we've already identified you as someone who may benefit from a Bill Consolidation Loan and we have pre-approved you for this low fixed rate of 4.125%* (4.570% APR).

We've put together a simple proposal. We encourage you to **call 1-800-644-3327 now to lock in a 4.125%* (4.570% APR) fixed rate for a loan amount up to \$453,100.**

Keep in mind that this is a valid offer. Embrace Home Loans has worked with the credit bureau and has identified you as someone who may benefit from our loan solutions. There is no application fee and no hidden charges.

You can use the loan for any reason you want — to pay off high-interest debts, take care of urgent expenses you've been delaying, or simply to free up hundreds of dollars a month, if you choose the cash-out option. It all starts with one phone call.

If everything in your credit history is accurate and your application meets preset criteria, including income and collateral requirements, you will get your loan. See Important Terms and Conditions in the back of this package. Our focus is helping you and your family. And *that's* a concept you can embrace.

Sincerely,

David Noyce

David Noyce
President

P.S. None of us know how long rates will remain this low. That's why we urge you to give us a **call at 1-800-644-3327 before February 28, 2018 to take advantage of your pre-approved status.**

BILL CONSOLIDATION LOAN FEATURES FOR

HEIDI E PULLEN

Amount: Up to \$453,100

Rate: 4.125%* (4.570% APR) Fixed Rate

Expected Time to Closing:

It is possible to close in as little as 21 days once all documentation is received.

Application Fee: None

Embrace Home Loans chooses not to charge an application fee.

Tax-Deductibility: Interest usually completely tax-deductible

In comparison, interest on credit cards and personal, auto and home improvement loans is *not* tax-deductible. (Please consult tax advisor.)

Restrictions on Use of Money: None

Refinance your first mortgage as part of your Bill Consolidation Loan. Then use the money you save from lower payments and interest any way you like, if you choose a cash-out option.

Convenience: Loan handled from your home

Why waste time driving from bank to bank searching for a loan? You can even close your loan at home!

Pay Off Your Creditors: Yes

As part of your new loan, you can pay off your high-interest debts and combine them into one new lower monthly payment.

Loan Pre-Approved Until: February 28, 2018

What is a prescreened offer?

Prescreening is used by many companies to identify potential customers. This data is made available by the credit bureaus without disclosure of your personal information and is based on information in your credit report that indicates you meet the criteria necessary to receive this offer of a loan.

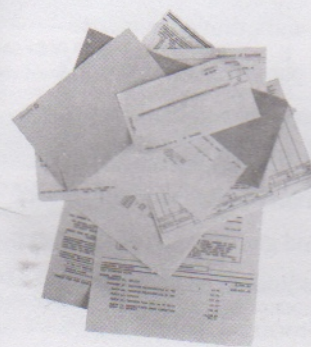
Call 1-800-644-3327 now

a fresh start

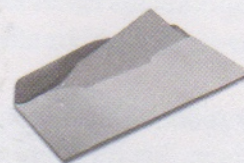
Stop worrying about your bills
and wasting a fortune on interest!

Regain Financial Control with a Bill Consolidation Loan

Turn your pile of
high-interest bills...



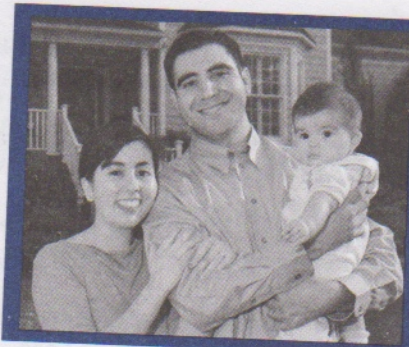
...into *one* small,
monthly payment.



- 1 Simplify Your Finances with a Bill Consolidation Loan.** Could you benefit from a Bill Consolidation Loan? By refinancing all of your high-interest debt with a low-interest Bill Consolidation Loan, you can pay off your high-interest credit cards and creditors at a lower interest rate and reduce many bills into *one* lower monthly payment. This reduces your total monthly expenses, frees up extra cash and gets creditors off your back. **You will get your finances back under control.**
- 2 Pay for major emergency expenses.** If you have medical bills, or a much-needed medical procedure you haven't been able to afford, urgent car repairs, big college tuition payments, a business crisis or some other big cash need, now you have the financial resources to move ahead without worry. Unlike small "credit lines," a Bill Consolidation Loan can provide you hundreds of thousands of dollars.

- 3 Enjoy life!** One of the big differences with our loan is that you can use the money **any way you want**. After paying off your high-interest debt, you'll have the opportunity to do some much-needed repairs, remodel the way you've always dreamed of while increasing the equity in your home, make a long-awaited purchase, or simply enjoy the extra cash flow and newfound security.

This is just one of the thousands of "thank you" letters we have received. . .



A Better Way: We've helped hundreds of thousands of people across the country use the equity hidden in their homes to free themselves from high interest rates and balances. We can do the same for you!

"We would like to gratefully thank the loan officers. Our life was turned upside down by health reasons and other unfortunate events. Our credit went downhill and our own bank wouldn't help us. Credit counselors said no. If we declared bankruptcy, we would have to sell our home and move to an apartment. Then one day, a letter arrived in the mail...Barry pulled a credit history report and said he would research it and get back to us. The next day, I received an e-mail on how we would proceed...Kate was wonderful in assisting with the loan process. The loan was approved in a timely fashion, our bills got paid, our debts were paid off and our peace of mind was restored. Thank you so much for your help! We would recommend you to anyone in a minute."

- R. Wilkins

What's on Your Wish List?

Make your dreams become a reality. Your new loan will replace high-interest loans and credit cards with an affordable monthly payment. Use the money you save to ...



Remodel, repair or redecorate your home without the headache of a home improvement loan. Plus, unlike most home improvement loans, the interest on this loan is typically tax-deductible.



Buy a car, boat, RV, appliance or other major item. You don't need to put off your purchases!



Take a trip and celebrate! Treat the family to Disney World® or another family adventure.

Typical example of a homeowner's benefits with our Bill Consolidation Loan

Get Relief From High-Interest Debt

Debt	Approximate Interest Rate	Remaining Total Number of Payments	Outstanding Balance	Interest Paid over the Life of the Loan
Visa	19%	344 months	\$10,000	\$15,240
MasterCard	21%	279 months	\$5,000	\$8,125
Student Loan	6.50%	120 months	\$35,000	\$12,640
Current 30-Yr Mortgage	6.00%	300 months	\$170,000	\$158,602
TOTALS			\$220,000	\$194,607

Consolidation of above debt into one new loan			New Interest	
New 15-Yr Fixed Rate Mortgage	4.125%* (4.570% APR)	180 months	\$220,000	\$77,117*

Interest saved over the life of the loan with new mortgage	\$117,490
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EXAMPLE - These amounts are based on a 30-yr loan with a remaining term of 25 years for the current mortgage.

Heidi E. Pullen,

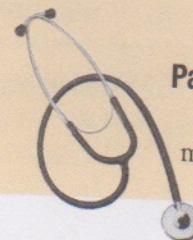
- **Free up cash with your reduction in high-interest debt.** Paying off your high-interest debt ends the vicious credit cycle and frees up your money to buy the things you need.
- **Reduce the stress in your life.** Stop paying double-digit interest and struggling month to month.
- **Tax-Deductible.** The interest on an Embrace Bill Consolidation Loan is usually completely tax-deductible. Interest on credit cards, personal, auto and home improvement loans are not tax-deductible. (Please consult your tax advisor.)

Whether you are looking to take cash out to reduce high-interest debt, make repairs, home improvements or make a large purchase, we can help. We have many programs depending on your need and equity to allow you to do what is specific to you. Your Loan Specialist can go over the different options available to you to see what best fits your needs.



Pay tuition expenses at a lower rate than many student loans.

Secure business financing without the hassle of a business loan. This is especially helpful for self-employed homeowners who banks often reject.



Pay off medical expenses or finally afford a postponed medical or dental procedure.

a proud history

A Pioneer in Mortgage Lending...

We remain a prominent leader in the industry today. Since 1983, we've helped hundreds of thousands of individuals and their families obtain a more affordable loan from us and use it to replace high-interest debt with a lower monthly payment and have some extra spending money. In the past few years, our mortgage specialists helped arrange billions of dollars in homeowner loans—all over the phone!

We keep growing because we do everything we can to say "YES" to our customers' needs. You'll notice the difference from start to finish:

- You're a valued customer, even if you've got a high debt load or past credit problems.
- You'll enjoy our convenience and low rates.
- You'll have many loan products available to you.
- You'll love the way we help you pay off your high-interest creditors—helping you qualify for lower-cost mortgage financing.

No Matter if You ...

- Already have a high debt load
- Have had credit problems in the past
- Are self-employed
- Own a number of properties with several or very large mortgages
- Have recently been divorced and have cash flow problems
- Need money in a hurry

... We Can Help!

CALL

1-800-644-3327

to see how much we can save *you* each month in lower interest.

a proud history

...and Still the Best!

- You'll work with one dedicated Mortgage Specialist who will guide you through the process and track your loan until it closes.
- You can arrange the entire loan from your home or office.
- You'll have your money before you know it.

Yes, it's true. There really is a lender like this. Call us to experience the difference right away. Get a fresh financial start in life with your new, more affordable Bill Consolidation Loan.

"The loan we received not only allowed us to get out from under numerous high-interest credit card debts, but also consolidated the two previous mortgages we had into one reasonable, low monthly payment, saving us close to \$1,000 per month!"

– D. Diedrich

"Thank you very much for helping us get our loan and pay off all our bills, making our life much easier. We even have extra money for around the house. I will recommend you to my friends and family."

– T. Santoro



5 Reasons...

why an FHA Insured Loan may be right for you

FHA insured loans are mortgages that are insured by the Federal Housing Administration and issued through lenders approved by the FHA.

- 1 Higher loan-to-value (LTV):**
Up to 97.75% of your home's value may be used when there's no cash-out.
- 2 Low fixed rate with set payments:**
Rest easy knowing that your rate and monthly payment won't soar in the future.
- 3 Less than perfect credit—easier to qualify:**
FHA backing helps to make lending guidelines more flexible.
- 4 No minimum or maximum income limits:**
An FHA insured loan can be a great choice if you are currently self-employed.
- 5 More cash-out*:**
You may be able to reduce your payments plus get cash-out at the same time!

*Cash-out not available in TX.