

## **Viewing the additional postcard mailer pdf images:**

Each full page will have the card front (address side) and then card back below it. There are 7 pages and/or 14 images. Your Acrobat viewer normally opens at 100%, but you can either change the viewer percentage to approximately 56% to see both images on a page or just use the down scroll bar on the right hand side to view both.





## HARP:

*Homeowner Assistance  
Refinance Program*



Don't miss  
this valuable  
opportunity!



Page 1 of 7 pages

## We just helped your neighbor . . . Let us help you!

One of your neighbors just closed on a **HARP 2.0** refinance of their home mortgage. And, there was **NO APPRAISAL** required and **NO PMI**.



Your mortgage may qualify for the HARP refinance program too! If you qualify, there may be no appraisal needed as the appraised value may not be a factor. Many home loans are refinanced through HARP without the need of an appraisal.

**No Closing Costs option is available also.**

Please call or send me an email today and I will be happy to check your eligibility for this program. It's a free phone call and only takes a short telephone conversation. There is no money required and no documentation to find out if you qualify for this benefit. If your loan qualifies for the HARP program, I will give you all of the details concerning the refinance process.

**Interest rates are at an all time low but recently have begun to move upward. Please do not pass up this opportunity to refinance to a new lower 30-year or 15-year fixed rate loan.**



*John Silva*

**404.610.8861 - Cell  
770.592.3131 - Ofc**

john.silva@southcrestmortgage.com  
NMLS# 207730

Apply on line at:  
[www.southcrestmortgage.com/  
john.silva](http://www.southcrestmortgage.com/john.silva)

Street Address, Suite No  
Atlanta, GA 30328



## *Experience:*

Skills and knowledge required for delivering smooth closings.

### **LO Name**

**770.955.5580**

name@lender.com

NMLS ID #00000



Page 2 of 7 pages

**There's no better teacher than experience - and there is no substitute. My experience in the mortgage industry is my greatest strength.**

When a client is important (and they all are) and you don't want last minute problems with your closing (which you never do) - it pays to work with a mortgage professional who has the experience to foresee and handle potential problems before they arise. Trust your clients to me and you can rest assured the critical financing portion of your transaction will be one thing you won't have to worry about.



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Page 3 of 7 pages

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Street Address, Suite No  
Atlanta, GA 30328



In a business that can  
change from hour to  
hour . . .

Knowledge is priceless.

**LO Name**

**770.955.5580**

name@lender.com

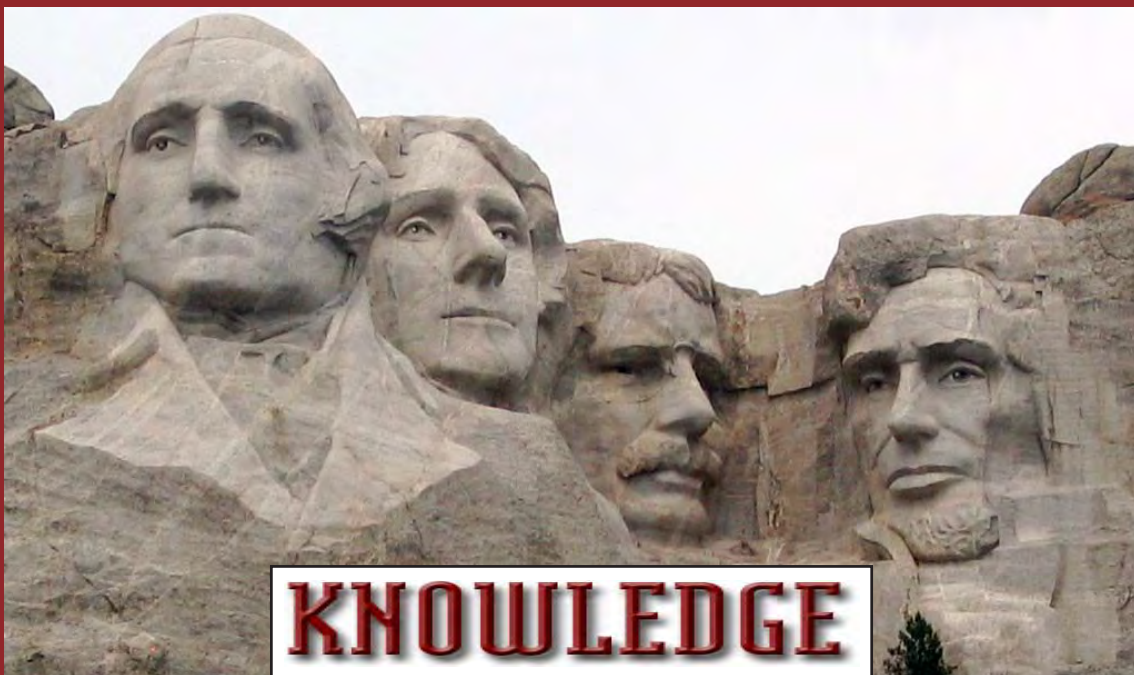
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Page 4 of 7 pages

## When to lock - What program best fits a client's needs - How to obtain the best rates . . .

These are all questions that require more knowledge than simply taking a loan application. If it's your desire to work with a mortgage professional who is educated, experienced and committed to finding the absolute perfect loan for your clients, I can help.



1015 Buford Highway, Cumming, GA 30041



*“My continued success is built on relationships with people like you”.*

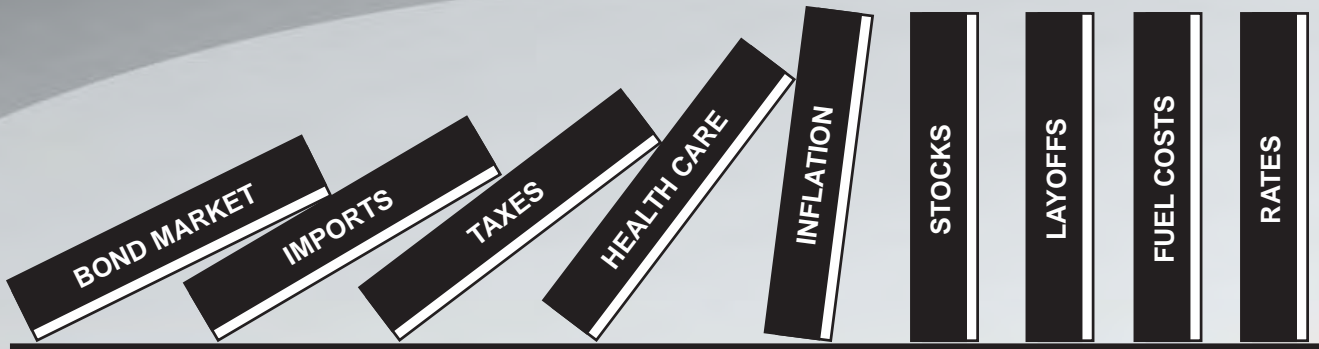
**Barbara Gauthier**  
**(404) 312-3034**  
barbara\_gauthier@ubci.com  
**Your Lending Resource**

*Imprinted Customer Name*  
*Imprinted Street Address*  
*Imprinted City, State, Zip*



Page 5 of 7 pages

# There are some things we cannot control.



**But there are many that we can! Let a professional lender handle your next mortgage transaction.**



**Barbara Gauthier**  
**(404) 312-3034**  
barbara\_gauthier@ubci.com





101 Devant St, Suite 607  
Fayetteville, GA 30214



Darrell Bingham

**Every now and  
then, it's a good  
thing to have a . . .**

Page 6 of 7 pages

## Mortgage Check-up!



**Interest rates have fallen  
to the lowest level since  
they were first tracked by  
Freddie Mac in 1971!**

**You could save thousands  
over the life of your loan.**

**Call me for a no obligation  
Mortgage Check-up.**

*Darrell Bingham*

*Branch Manager*

770-716-9412 Ofc

678-222-8514 Cell

[www.primarymortgagelender.com](http://www.primarymortgagelender.com)

[dbingham@primeres.com](mailto:dbingham@primeres.com)

NMLS No: 151115

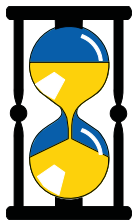


100 Church St., Ste 200, Huntsville, AL 35801



RBC Bank™

# Just a friendly reminder



Member FDIC

Page 7 of 7 pages

# SPRING FORWARD

don't forget to set your clocks ahead an hour on March 10th!



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