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December 3, 2008

Joe and Sue Borrower  
123 Test Street  
Atlanta, GA 30342

## RE: Benefit of Interest Rate Fluctuations

Dear Joe and Sue,

This year has been highly chaotic in the mortgage and financial sectors. For the most part, mortgage rates have remained above the historic lows of 2003. However, this year we've seen several instances where rates dropped dramatically **without warning** – only to return to previous levels a short time later:

<u>Date</u>	<u>Event</u>	<u>Window of Opportunity</u>
January 23, 2008	Emergency Fed Rate Cut of .75%	10:00am to 1:30pm (only 3.5 hours!)
March 17, 2008	Market Fluctuation	4:00 pm to market open the next morning
September 8, 2008	Fannie/Freddie Bailout	10:00am through market close on Sept. 9th
September 15, 2008	Lehman Brothers Bankruptcy	10:00am through market close
November 25, 2008	Fed announces purchase of securities	???

Fortunately, these ultra-brief windows allowed me to help several of my clients save money on their mortgage. Unfortunately, however, time did not allow me to reach everyone. I have a plan that will ensure you and I do not miss out on the next opportunity – but I'll need your help.

**Please call or email me immediately to schedule a brief Mortgage Review.** During this 10 minute appointment, we'll review your current mortgage, credit and overall financial situation. Our goal will be to determine a course of action that I can act upon in your benefit when the opportunity arises. We can set a "target rate" for you and the next time rates drop suddenly, I'll be able to immediately lock you into a money-saving situation, notifying you of the good news afterward.

Thanks again for allowing me the opportunity to look after your financial well being. My contact information follows.

Sincerely,

**Scott Evans**  
President  
Family Mortgage of Georgia  
[scott@familyga.com](mailto:scott@familyga.com)



**PS – Oh, by the way, after the Fed announced last week that it would purchase hundreds of billions of dollars worth of mortgage backed securities from the banks, rates have dropped significantly. This may be the window of opportunity for you that I described above. Don't miss out on this very rare opportunity!**