
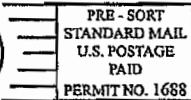




8400 E. Prentice Ave. #1203 Greenwood Village, Co	Notice Type: FHA	 	
	Notice Type Code Number 12		
	Notice Urgency: HIGH		
Mail Recipient Code: 121109-1203	Account Number: 197909		
		<p>The contents of this letter serve as a Notification of the offer contained here in. The envelope contains specific information on who you should contact regarding its contents and the subject of the matter enclosed. This is NOT A GOVERNMENT DOCUMENT. As a matter of record we request a response from you. Please direct your response to the individual from whom this notice is being sent. You can find their name and location at the bottom of the notice. While we anticipate a high number of calls once connected your wait time should be less than 4 minutes.</p>	
		<p>Maximum Term Length 360 Months</p>	

A Call to Action is Required

Dear [REDACTED]

The Federal government is trying to stimulate the economy. FHA records indicate you fall within specific government guidelines and have been **pre-selected** to refinance into a new FHA streamline loan of up to \$406,240 at an interest rate of **5.00%**. The **FHA Streamline Refinance Program is a FHA government sponsored program** that allows you to refinance without all of the paperwork required when you originally qualified for your loan.

Many FHA homeowners with a current loan are opting to take advantage of the FHA Streamline Refinance program offered by **American Home Funding, Inc. AHF**, is a government approved, local lender of FHA loans.

This program may allow you to:

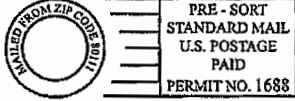


- Lower your current rate to a **30 yr. FIXED Interest Rate of 5.00%** with an APR of 5.635 %
- Receive a **REFUND** of your current escrow account
- **NO APPRAISAL** required
- **NO EQUITY** required
- **NO INCOME DOCUMENTATION** required
- **APPLY ON LINE AT WWW.AMERHOMEFUND.COM**

The FHA Streamline Refinance Program is designed to get you into a more affordable mortgage payment with the least amount of hassle. **So, if you current loan has an interest rate higher than 5.00%, THIS PROGRAM IS FOR YOU!** Call us today at **303-584-0200** to see how easy a FHA Streamline Refinance can be.

Sincerely,

American Home Funding, Inc.
8400 E. Prentice Ave. Suite #1203
Greenwood Village, CO 80111
Phone: 303-584-0200
www.amerhomefund.com

Rates and terms may vary. This program is not being offered by an agency of the government. The credit may not be extended if we find that you do not meet some certain criteria used to select you for this offer. Program savings available upon confirmed qualifications. Call for further details and information. Derrick Strauss (License #LMB100009310) Check your Mortgage Broker Status at <http://www.dora.state.co.us/real-estate/index.htm>

8400 E. Prentice Ave. #1203 Greenwood Village, Co	Notice Type: FHA		
	Notice Type Code Number 7		
	Notice Urgency: HIGH		
Mail Recipient Code: 111609-1203	Account Number: 197909		
		<p>The contents of this letter serve as a Notification of the offer contained here in. The envelope contains specific information on who you should contact regarding its contents and the subject of the matter enclosed. This is NOT A GOVERNMENT DOCUMENT. As a matter of record we request a response from you. Please direct your response to the individual from whom this notice is being sent. You can find their name and location at the bottom of the notice. While we anticipate a high number of calls once connected your wait time should be less than 4 minutes.</p>	
		<p>Maximum Term Length 360 Months</p>	

A Call to Action is Required

November 5, 2009

Dear [REDACTED]

The Federal government is trying to stimulate the economy. FHA records indicate you fall within specific government guidelines and have been **pre-selected** to refinance into a new FHA streamline loan of up to \$406,240 at an interest rate of **4.875%**. The **FHA Streamline Refinance Program is a FHA government sponsored program** that allows you to refinance without all of the paperwork required when you originally qualified for your loan.

Many FHA homeowners with a current loan are opting to take advantage of the FHA Streamline Refinance program offered by **American Home Funding, Inc.** AHF, is a government approved, local lender of FHA loans.

This program may allow you to:

- Lower your current rate to a 30 yr. **FIXED** Interest Rate of 4.875% with an APR of 5.517 %
- Receive a **REFUND** of your current escrow account
- **NO APPRAISAL** required
- **NO EQUITY** required
- **NO INCOME DOCUMENTATION** required

The FHA Streamline Refinance Program is designed to get you into a more affordable mortgage payment with the least amount of hassle. **So, if you current loan has an interest rate higher than 4.875%, THIS PROGRAM IS FOR YOU!** Call us today at **303-584-0200** to see how easy a FHA Streamline Refinance can be.

Sincerely,

American Home Funding, Inc.
8400 E. Prentice Ave. Suite #1203
Greenwood Village, CO 80111
Phone: 303-584-0200
www.amerhomefund.com

Rates and terms may vary. This program is not being offered by an agency of the government. The credit may not be extended if we find that you do not meet some certain criteria used to select you for this offer. Program savings available upon confirmed qualifications. Call for further details and information.

AMERICAN HOME FUNDING FHA DEPARTMENT
DIRECT ENDORSEMENT LENDER

NOTICE OF NEW FHA STREAMLINE BENEFIT ENTITLEMENT

Dear [REDACTED];

Our FHA records indicate you have a good standing with the **Federal Housing Administration/HUD** which could make you eligible for a HUD program known as **FHA STREAMLINE**. This distinctive program offered by the U.S. government to its FHA loan holders could lower your current interest rate and payment without any of the following criteria:

- No asset verification
- No out-of-pocket expense
- No income verification
- No Payments for up to two months
- Reduce your monthly payment by 5% or greater.

American Home Funding a Colorado Company is an approved lender by the US Department of Housing and Urban Development providing streamline refinance applications. To see if you are eligible, please call **303-584-0200** and refer to code #FHA-1203.



FHA Streamline Department

Important Information: This is an FHA program. Please call your local HUD office to verify or visit their web site at <http://www.hud.gov/offices/hsg/sfh/fhresourcectr.cfm>. Current guidelines for FHA Financing can be found in HUD Handbook 4155.1, REV-4, CHG1, paragraphs 1-12.

American Home Funding is a Direct Endorsement FHA Lender.

Mailing information on this piece was obtained through public record.

Conditions and restrictions apply. Not all applicants will qualify.

Licensed by the Department of Housing and Urban Development as a lender license: 1787000003

www.amerhomefund.com | info@amerhomefund.com



American Home Funding



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About American Home Funding

Trying to find the right home loan can be difficult. Finding the right company to help you get your loan can be even more confusing. With literally thousands of lenders to choose from, borrowers can easily become overwhelmed.

At American Home Funding, our mission is to set a high standard in the mortgage industry. We are committed to quality customer service - putting the people we serve first. Take advantage of our expertise in the residential lending industry by [applying online today](#). You will find that the skill, professionalism, and consideration we give to each of our clients make getting your loan a successful endeavor.

American Home Funding has been in business since 1998. We are members of the Better Business Bureau, receiving the Gold Star Recipient Award 2006, 2007 and 2008.

Give us a call today at 303-584-0200 for a free, personalized consultation. You can also [apply online](#). It is fast, secure, and easy.

Why wait? Let us go to work for you!

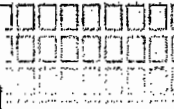


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Meet Our Professionals

We are picky about our people.

American Home Funding employs only the most talented mortgage professionals in the industry. Count on our dependability to service your lending needs with a positive attitude and the most utmost attention to detail. We continually train on the best practices and technology advancements for fast approvals and on-time closings.

Main Branch



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hsingh@amhomefund.com
 Phone: 303-584-0200
 Cell Phone: 303-884-1839

<http://amerhomefund.com/harsh/>



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