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Give your mortgage a **24-Month Tune-Up** for **FREE.**

Sample A. Sample
123 Any Street
Anytown, US 12345-6789



You could get **\$1,000's** right now.



Call for your **FREE**
24-Month Tune-Up
 by June 13, 2005.

Sample A. Sample
 123 Any Street
 Anytown, US 12345-6789

You don't need perfect credit!

|||||

Dear Sample A. Sample,

Reservation #000000000

Think about where you were two years ago. Your family's financial needs were probably a lot different. And your mortgage may have been fine for you then. But if you'd like to lower your monthly payments **now** — or if you're facing big new expenses, like home improvements or college tuition — then you should call Champion Mortgage® for a **FREE 24-Month Mortgage Tune-Up** today. You have nothing to lose. **And thousands of dollars to gain.**



*You should have your mortgage checked **AT LEAST** once every 24 months.*

That's really a minimum — because as financial conditions change, adjusting your mortgage could save you a lot. And as your goals change, there are dozens of ways we could help you achieve them. That's why we came up with the **FREE Champion Mortgage 24-Month Tune-Up**. During your Tune-Up — available only through Champion® — you'll speak with a mortgage expert, who will explain all of the ways we could help you now.

Your Champion Loan Specialist will evaluate your entire situation.

There's no obligation at all. And if you'd like to refinance, get a home equity loan or open a Champion line of credit — at rates as low as 5.75% APR* — your Specialist will handle all of the details for you.

Mortgage Payments	We could cut them by \$1,000's a year.
Immediate Cash	Just for example — you could get \$50,000 for as little as \$292 a month.*
Credit Cards, Car Loans & Other Loans	We could pay them all off — saving you \$100's a month.

Don't delay. Call 1-800-CHAMPION (242-6746), ext. 7103, for your **FREE Mortgage Tune-Up** today.

Sincerely,

The Champion Mortgage Team

P.S. Call 1-800-CHAMPION (242-6746), ext. 7103, by **June 13, 2005** — and get a Champion Loan Specialist to fine-tune your mortgage for **FREE**. Please mention Reservation #000000000.

CALL 1-800-CHAMPION

Champion says yes!®