



National Reverse Mortgage Lenders Association

*Acceptable Advertising*  
*And the Language You Must Avoid*

**IMPORTANT NOTICE: READ CAREFULLY**  
**APPROVAL EXPIRATION DATE:**

**November, 25, 2009**

Dear Mr. Mouse,

You have been Pre-Approved for a new Government Sponsored Program that will give you an additional source of Tax-Free Retirement Income...

Here are a few more details about this amazing new Government program...

...In addition to receiving up to \$11,768 or more for retirement, this incredible new Government program will also allow you to pay off existing mortgages and end your monthly mortgage payments FOREVER...

...Neither You Nor Your Heirs Will Have To Worry About Paying Back The Money You Receive!



# Department of Government Loans

Dear Mr. Fox,

According to our records you may not have been informed of new FHA Reverse Mortgage (HECM) Program Enhancements. The Department of Government Loans is actively notifying individuals who may not be aware of the benefits to which they are entitled.

As a FHA Reverse Mortgage (HECM) loan holder, you are entitled to participate in an interest rate reduction program and may be able to take advantage of increased FHA loan limits in your county. Often these program enhancements increase the amount of money available on your FHA Reverse Mortgage (HECM)!...

**"All loans will be made pursuant to a California Department of Corporations"**

Attention All Seniors

Government Program Notice

**Notification Date: November 2009**

**Expiration Date: 11/30/2009**

**You must respond by November 30, 2009 to avoid losing program eligibility.**

A Federal law was created to meet special needs of elderly homeowners by reducing the effects of the economic hardship through the insurance of home equity conversion mortgages. It permits the conversion of a portion of accumulated home equity into liquid assets.

Our record show your property at <address> meets necessary requirements and has been pre-selected for program eligibility...

*continued on next slide...*

## **Benefits Include:**

- Eliminate your current monthly payment (if any)
- Stay in your Home for the rest of your life
- Your heirs will inherit all remaining equity
- Receive additional monthly income
- No Income/credit requirements to qualify

To receive more information on how the Government Insured Financial Program can further benefit you, please call Cinderella Mortgage\*

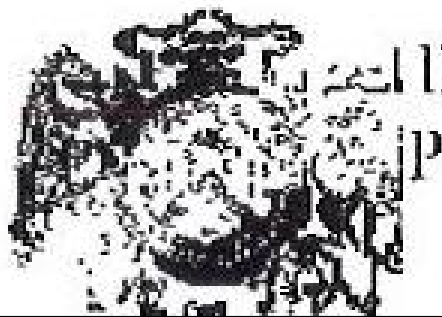
*\*This offer is made by Cinderella Mortgage, which is not an agency of the federal government.*

The loan information used in connection with this offer was derived from an estimated public records source. This is not a commitment to make a loan. All approvals are subject to underwriting guidelines.

# Advertisement Envelope

**Official Business**  
**Penalty for Private Use, \$300**

*Note this*



IECM Disbursement Authority

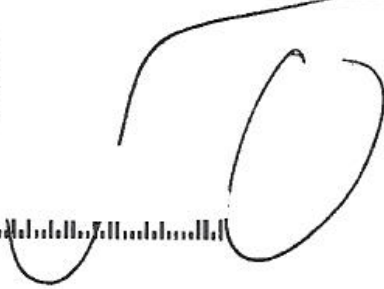
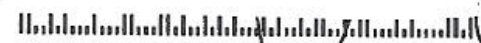
# **BONANZA FOR SENIORS!!**

**GOV'T RAISES HOME VALUE LIMITS FOR REVERSE  
MORTGAGES BY 50%!!!**

IF YOU ARE 62+,  
OWE HALF OR LESS OF WHAT  
YOUR HOME IS WORTH,  
YOU MAY GET:

- NO MORE MONTHLY MORTGAGES PAYMENTS**
- A LUMP SUM PAYMENT**
- MONTHLY PAYMENTS**
- LINE OF CREDIT OR ANY COMBINATION**

CONTACT SNOW WHITE MORTGAGES  
SPECIALISTS TO SEE YOUR OPTIONS

EXPIRES: 10/29/09		1841
THE SUM OF: NINETY-SEVEN THOUSAND SIX HUNDRED AND TWENTY-ONE*****00/100 DOLLARS*		
STATUS: PRE-APPROVED		Dlrs \$97,621 Cts 00/100
TO THE ORDER OF: 		
THIS IS NOT A CHECK. NO CASH VALUE. NON-NEGOTIABLE.		
RESERVATION NO.: 3409 0188 5196		

THIS IS NOT A CHECK. NO CASH VALUE. NON-NEGOTIABLE.

**Respond now to take advantage of this U.S. GOVERNMENT INSURED program for qualified homeowners, age 62 and better.**

You've been PRE-APPROVED\* for a lump sum payment of a flexible credit line of up to \$97,621.00\*

OR, you could supplement your income with a monthly check for \$566.78

**FACTS ABOUT THE HECM FEDERALLY INSURED PROGRAM BACKED BY FHA & HUD (Continued...)**

# **FACTS ABOUT THE HECM FEDERALLY INSURED PROGRAM BACKED BY FHA & HUD**

- Eliminates your current mortgage/debt payments
- Make no payment during your lifetime
- Stay in your home as long as you live
- Your heirs will inherit all remaining equity
- The lender CANNOT own or take your home
- NO income/credit requirements to qualify

**RM CASE NUMBER**

**Call Within 24 Hours Toll Free**

**All Proceeds are TAX FREE and may be used to pay:**

- Real Estate Taxes
- Medical Expenses
- Luxury Cars
- Long Term Health Care
- Insurance
- Exotic Vacations
- Day to Day Expenses
- Own your own airplane