



From Tom Johnson
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Dear <<Borrower and Co-borrower>>,

You know, I'm sure, that the recently passed economic stimulus package is expected to raise the conforming loan limits in many areas. At the same time interest rates are near a 3-year low. So this could be the perfect time to look at new options for enhancing your financial situation.

If you – or anyone you know – want advice about purchasing a home or refinancing an existing mortgage, please let me know by calling the number above. But don't delay! Who knows how long these favorable conditions will last.

Tom Johnson



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<<Borrower and Co-borrower>>
<<Street Address>>
<<City, ST Zip>>



This Is Big!

“Fed Lowers Rates”

“Economic Stimulus Bill Passed”

“Loan Limits To Change”

This could be your moment!