



**Jim Sample**  
Sample Mortgage X  
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## Consolidate Your Debt

Dear Herman,

Even the most budget-conscious homeowners sometimes find themselves buried under credit card bills. Sample Mortgage X may be able to reduce your combined monthly payments by paying off all of your debt including credit card bills, personal loans, and even car loans, and rolling those debts into a single monthly mortgage payment.

Even if you have a great rate on your first mortgage, you might consider paying off all of your debt with a second mortgage or line of credit. The benefits with a second mortgage or line of credit may include:

- Lower interest rates and lower monthly payments
- Debts are consolidated into only one payment
- Payments may be tax deductible
- Improve your credit and your monthly cash flow

We would like to help you reduce your debt and start saving. Contact me today at 314-987-6543 or [jim@samplemortgage.com](mailto:jim@samplemortgage.com) to further discuss your options.

Sincerely,

Handwritten signature of Jim Sample.

Jim Sample  
President  
Sample Mortgage X  
NMLS #45678  
Company NMLS #1234  
<http://www.SampleX.com/jimsample>

Contact Me ►



This letter is for information purposes only and is not an advertisement to extend customer credit as defined by Section 12 CFR 1026.2 Regulation Z. Program rates, terms and conditions are subject to change at any time.

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1335 Strassner Saint Louis, MO 63144



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