

Homeowner Beware

“Wow! Was I being ripped off!”

on Mortgage and Credit Card interest charges

LOS ANGELES, CA—“I still have trouble believing how much I was being over-charged. And to think, this time last year I was convinced I had a great deal.”

I should have been paying closer attention

I was at home getting ready to eat dinner, where wouldn't you know, I was interrupted by a phone call from an annoying salesman. Well, I must have had a weak moment because I decided to hear what he had to say.

He started off the conversation by asking me an interesting question. “Do you know why mortgage and credit card companies over-charge the public? It's because they know that you are lazy.”

“They have figured out that most people get a mortgage or credit card, when the payment book or statement comes (of course no where is your rate noted on it,) you throw them in the drawer and forget about them. Since the lenders know you rarely review your rates and terms when rates decrease or better options occur they never let you know. They realize most fail to notice these opportunities.”

This is how they make such a killing!

In fact, when I stopped to think about it. I wondered if I had fallen into the same trap by not carefully reviewing my current financial situation. To tell the truth, I had no idea what I was paying.. Let alone, how much unnecessary interest I was paying.

But instead of being stubborn.

I dug out my original paperwork and was shocked to find my interest rates were significantly higher than I thought! Wow! I was being ripped off.

O.K.! It was obvious I needed to address this problem. But here's the catch. If I make a change and refinance as he recommended, I'll end up in the same boat if rates go even lower. But, what else is there to do?

At last, an answer!

I read an article in the local paper about some guy who cut his total household monthly bill payments by over 50% and had a plan to be debt-free in 7 years, including his mortgage. Yeah, right! Give me a break. But being curious, I called the toll-free number to receive a copy of the Free Report mentioned in the ad. As much as I hate answering machines, I was pleased to listen to a recorded message with the option to speak to a “live” person or just get the Free Report sent privately by mail. When the Free Report came...

I finally understood what I, (and everyone else) was doing wrong!

The Free Report explained that the two most costly mistakes people make are, “they fail to carefully reexamine their finances and eliminate their high interest rate debt by refinancing their mortgage.” In fact, many quality mortgage brokers specialize in offering low interest rate debt consolidation loans to everyone, including those with past credit situations. Additionally, there are loans for people

wanting to purchase a home but don't have any money for the down payment, as well as some very special programs for those who cannot verify their entire income (you know, people who get 1099'd, like insurance agents and other sales people, hairdressers, self-employed folks, etc.

However, finding these loans isn't always easy. Most bankers never tell you about these loan options because they make less money from them. How else could they own the tallest building in every town? Fortunately, this report spills the beans about how and where all this can be done. They even had a section about how it really costs much less to buy a home rather than rent.

Better yet, the report actually tells you how you can start today, maybe even skipping two mortgage payments and getting a little cash to go along with it. All I had to do was leave my name and address on the simple voice mail system.

Two thumbs up! YAH!

As an experienced financial analyst, I give this report my highest recommendation. You're crazy if you don't at least call to see how much money you could save. To receive this Free Report or to have a quick confidential cost savings comparison, call this 24 HR toll-free number 1-877-823-xxxx ext 2021. Finally, someone figured out a way to give the public the real scoop on the bank and mortgage industry. Call Now!

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California Renowned Plastic Surgeon Discovers Anti-aging Miracle



INDIANAPOLIS, IN – Trump Hotels & Casino Resorts (THCR) (NYSE: DJT) has submitted a formal proposal to the Indiana Gaming

Trump Details Proposed Riverboat Casino Plans For Indiana

Commission (IGC) in a significant step toward building and operating a \$123.5 million casino property in Orange County Indiana. The casino itself would employ more than 600 workers upon opening in early 2006.

“We are very excited about this opportunity,” said Donald J. Trump, president, chairman and CEO of Trump Hotels & Casino Resorts. “In keeping with our hard-earned reputation for exceptional facilities and unequalled service, we have designed this proposal to be first class in every way.”

The THCR proposal includes construction of a riverboat-style gaming facility; purchase and completed restoration of the historic West Baden Springs Historical Landmark; and financial support for improvements to additional area landmarks including the French Lick Springs Resort and Spa and the Indiana Railway Museum. In addition to an up-front contribution of \$2 million, THCR proposes an ongoing allocation of one percent of adjusted gross revenue from the casino to the Historic Hotel Preservation Commission



Quote of the Day

**ALLEN
GREENSPAN**

Did you hear what the Chairman of the U.S. Federal Reserve Alan Greenspan said?

"American homeowners clearly like the certainty of fixed mortgage payments." Mr. Greenspan said in a speech to the Credit Union National Association.

"But those benefits costs homeowners several thousands of dollars a year," he said.

"Fed staff estimate homeowners might have saved tens of thousands of dollars, had they held adjustable-rate mortgages, rather than fixed-rate mortgages during the past decade."



Schwarzenegger bail-out plan has California

LOS ANGELES - Voters put their trust in Gov. Arnold Schwarzenegger's plan to salvage the state's finances, agreeing to borrow billions of dollars in a victory that rewrote California political history.

Proposition 57, which allows the state to issue up to \$15 billion in bonds

Homeowners Panic

Procrastinators frantically rush to refinance before interest rates go higher

SAN DIEGO, CA - Historically low mortgage rates had many homeowners rushing to refinance and lower their payments.

But this week mortgage rates took a dramatic jump, which has many procrastinators rushing to refinance in hopes they can still get a bargain.

It's a record day for CA mortgage companies. One local company reported that 80 people were frantically signing papers to close home loans and refinance before interest rates go higher.

"Everybody hears the rumor that it's going back up and I think everybody's trying to jump in at the last second and not lose their locks," said Mary VanJans. "Everybody's afraid it's going up so everybody wants to get in before that happens."

Frank and Gloria Barnum locked

in their interest rate a month ago, saving \$200 a month in payments. It really helps since both just got laid off.

"At 5.5 it's a lot better than seven percent and we've had the seven percent loan for a while," said Frank.

While fax machines and some loan officers are working 12-hour days, seven days a week, the paper work continues to back up.

Mortgage professionals say interest rates are still at near historic lows. But most agree it may be too late to cash in on the lowest rates in 40 years.

Do you think you missed a golden opportunity if you haven't refinanced yet? For now the figures seem to suggest an upturn interest rates.

Here's how much money you could have saved on a median

priced house in San Diego.

A month ago you could get a 30-year fixed loan at four and three quarters percent.

Now it's jumped an entire percentage point. The difference is a savings of \$112 a month, or \$40,000 over the life of the loan.

Some folks like Wally Mindel are saving money and time.

"When we first moved here eight-years ago we were on eight and a half, I refinanced to 6.5, and now I'm down to four for 14 years," said Wally.

If you're re-financing or taking out a new loan you've got to look beyond just interest rates. Some lenders would entice you with the lowest rate but then charge you more on the loan.

To find out how you too can save thousands call this Toll-Free hotline 1-877-823-xxxx ext 1021.

CONSUMER ALERT

CREDIT CARD USERS ARE PAYING TOO MUCH...

FINANCIAL EXPERT SHOWS HOW TO SAVE HUNDRED'S OF DOLLARS A MONTH

Homeowners with substantial credit card debt are missing substantial savings by failing to act immediately. Financial experts have released information about interest and debt that could save thousands of dollars a year and consumers are just not aware these options are available.

This information has just been released and is available to homeowners and consumers.

"Unbelievable," said Mary Roll-

ins of San Jose, "I can't believe I'm able to save thousands of dollars a year and all without any out-of-pocket cost."

Credit card companies hope you never learn the truth so they can continue to charge you 14%, 16% and even 18% in interest that could even take 30 years to pay off. Consumers have been fooled by offers of low teaser interest rates that convince them to transfer balances and get cash out only to watch their

interest rate DOUBLE or TRIPLE a few months later.

Homeowners are urged to call our 24 HR toll-free information line at 1-877-823-xxxx ext 2001 to request this information. A financial expert is available to show you how much you are being overcharged and explain the options available to you.

Stop paying these unnecessary interest charges right away. Your call is completely confidential-Call

Girl Star Takes A Stand

SAN FRANCISCO, CA

Sophia Pieteron will nonetheless take a stand against bullying, and make her television debut. That's when an anti-bullying TV ad, featuring the 22-year-old in a starring role, in first airs on The Family Channel. Sophia's commercial was filmed earlier this year.

The ad features Sophia and another girl sitting playing checkers. "Then I had to look right into the camera and repeat my line which was 'In my world there are no bullies allowed. I am the leader be-

cause I'm a do something person' and then I said 'My name is Sophia and I will stand up,'" the 22-year-old told the Record.

Sophia, a participant in the Adult Day Support Program was suggested for the role by Frank Gilmore, a program volunteer whose own daughter models for Mary Chain modeling. "The modeling agency was looking for a young lady in a wheelchair to be on this commercial on the Family Channel, so Frank recommended Sophia," said program coordinator Wendy Bronson.

