

Main menu: Thank you for calling Mark Linton's Free Consumer Mortgage Hotline brought to you courtesy of Amerimac First Mortgage. I'm Mark Linton and if you know the extension you wish to reach, you may dial it at any time. Otherwise, please listen to a list of available extensions. Renters, tired of paying rent? Dial extension 80. To hear how to easily get cash from your home, dial extension 84. To hear how you can buy a home with zero down-payment, dial extension 88. To hear sneaky ways to lower your mortgage dial extension 89. To hear this list again, dial #, or remain on the line.

Gr1001-89. Thank you for calling Mark Linton's Free Consumer Mortgage Hotline brought to you courtesy of Amerimac First Mortgage...Because interest rates have dropped so dramatically over the past year, the current interest rate on your current home loan could be much higher than what you really could get or deserve. If your current monthly mortgage payment is **5%** or more, you could lower your house payment and save tens of thousands of dollars of interest, fees and closing costs...You may have spoken with other home mortgage firms who told you that you would need to pay \$3,000, \$5,000, or even \$10,000 in fees and closing costs to obtain a new loan. That's just not necessary. My **Home Loan Finder** program computers are linked to a vast national network of more than 700 wholesale mortgage lenders and investors and search daily through more than 12000 different home loan programs to find the best loans for your home and personal situation. You heard that, I said **12000** different types of loans. At the present time, 43 home loans are available to refinance your home with the lender paying all your loan costs. In fact, 16 of these loans enable you to actually put money in your pocket, while lowering your interest rate and monthly payment...You may have discovered that local banks and mortgage companies offer only 3 or 4 types of home

loans with a "take-it-or-leave-it" attitude. I'm not a bank. I'm a Mortgage Consultant and I specialize in helping people, like your-self, find the loan that best fits their personal and financial needs and goals...Do you want the lowest monthly payment? My system will find it for you. Do you want the lowest possible interest rate? My system will find it for you. Do you want the most money put back into your pocket while still lowering your monthly payment? My system will find it! If you'd like to know how much money you would save by refinancing, my free, no-obligation computerized Home Loan Finder program will search our databases to find the best home loans available for your personal situation...The whole refinancing process is very simple – far simpler than when you purchased your home. Our specialty is presenting you with concrete options that you can compare side by side to determine very quickly just how well, *or not so well*, your current loan stacks up, and just how much the lower interest rate can reduce your payments...For example, Joe Sigua's case is typical of the many people we help. Joe's monthly house payment was \$1775, a level he was comfortable maintaining. He called after noticing that mortgage rates were lower and asked if it would make sense for him to refinance. Joe is a school teacher and is paid 10 months out of the year. It was important for him to save enough money for living expenses over the summer months, be able to contribute to his retirement plan and still have extra money to put towards his vacation fund. Our computers found 8 different programs that would save Joe money. After showing Joe all his options, he selected a loan that would lower his monthly payments by \$185 per month and put \$3,350 in his pocket for his vacation fund. He was ecstatic!!

Here are some other examples of typical home owners who have saved thousands of dollars: Jim and Nancy Seevers reduced their home loan payment by \$662.00 a month

and will own their home free and clear 8 years earlier...Lucy Liem reduced her home loan payment by \$572 a month and got a brand new \$325,000 home with a zero down payment...Jeff and Laurie Holton reduced their home loan payment by \$279 a month and put \$17,000 cash in their pocket!...As you can well imagine, there's just too much to tell you about on this brief recorded message, but it's easy for you to get more information. Just give me, Mark Linton, a call at Amerimac First Mortgage at XXX-XXX-XXXX or you may leave your name and phone number at the end of this message and I will return your call...Again, that's Mark Linton at Amerimac First Mortgage @ four zero eight, three nine zero, zero zero six seven..Thanks for calling, and best wishes in your home loan search. This is the end of this recording.

Gr1001-88: Hi, this is Mark Linton. Thank you for calling my free Consumer Mortgage Hotline for Zero and low down payment home loans brought to you by Amerimac First Mortgage...I started this service because many consumers think that they need thousands or tens of thousands of dollars to buy a home in San Jose or the surrounding suburban areas today. In fact, you may have talked with real estate agents or other lenders who have told you that you need \$5,000, \$10,000 or even \$15,000 to buy a home...This just simply isn't true...In reality, there are literally dozens of little known home loans available for a very low down payment, with low interest rates, and low monthly payments – often even less than you would pay for rent! You don't know about these loans because most lenders hope you never hear about them...You see, in the home loan business, lenders earn large fees on some loans, and small fees on other loans. Obviously, they hope you take a loan that earns them large fees, so these are the loans that are heavily promoted and advertised. These loans are called traditional or conventional loans.

On the other hand, there are many progressive government endorsed home loan programs designed to help people with good credit and full time employment purchase homes for very low or zero down payments...Because these are government endorsed home loans, and the interest rates are so low, the lender doesn't earn nearly as much if you select one of these loans... so the lender never even tells you about them...I think that's wrong...I specialize in searching out these little known home loans and making them available to consumers. I call this my Home Loan Finder Service, and it searches through over 12,000 different home loan programs and matches them exactly to your needs so you get the lowest down payments and home loan rates possible. That's right, I said over 12,000 loan products. Now that's the power of choice. But I don't expect you to review all 12,000. Though, wouldn't it be nice to have a choice of more than one loan without having to go to 10 different lenders giving you the same product 10 different ways?..If you've been frustrated by not being able to get simple information about home loans, you will love my free, no-obligation Home Loan Finder Service. With it, you will have access to inside information about the very lowest down payment home loan programs normally available only to home loan companies...I specialize in helping consumers find home loans in the \$275,000 to 2 million dollar range..For example, right now my program presently has 14 loans that allow you to buy homes for zero down payment, 37 loans that enable you to buy for 2-5% down payment, 3 loans where the lender will pay all of your closing costs and 4 loans with payments that start below 2%.

To qualify for any of my low interest rates, low payment rates, or low down payment home loans, you, or you and your spouse combined, must make a total of at least \$55,200 per year, and have a record of paying your bills and rent "on time" for at least the last 18

months. You must have a regular, full time job and receive a regular paycheck. If you have unpaid judgments, or a history of not paying your rent and bills on time, I regret that we will not be able to help you...As you can well imagine, there's just too much to tell you about on this brief recorded message, but it's easy for you to get more information. Just give me, Mark Linton, a call at Amerimac First Mortgage at XXX-XXX-XXXX or you may leave your name and phone number at the end of this message and I will return your call...Again, that's Mark Linton at Amerimac First Mortgage @ four zero eight, three nine zero, zero, zero six seven. Thanks for calling! I look forward to talking with you. Best wishes in your home search. This is the end of this recording.

Gr1001-80: Hi, this is Mark Linton. Thank you for calling my free Renters Mortgage Finder Hotline brought to you by Amerimac First Mortgage...I started this service because many consumers think that they need tens of thousands of dollars to buy a home in San Jose and the surrounding areas. Well I am here to tell you that this just simply isn't true...In reality, there are literally hundreds of little known home loans available for very low down payments. You don't know about these loans because most lenders hope you never hear about them..You see, in the home loan business, lenders earn large fees on some loans, and small fees on others. Obviously, they hope you take a loan that earns them a large fee, so these are the loans that are heavily promoted and advertised...On the other hand, there are home loans with very low or zero down payments. Because the home lender doesn't earn nearly as much if you select one of these home loans, they never even tell you about them...I specialize in searching out these home loans and making them available to consumers. I call this my Home Loan Finder Service, and it searches through more than 12,000 different home loan programs and matches them

exactly to your needs, goals and desires so you get the best program for you. Not what the lender tells you is the best...I specialize in helping consumers find home loans in the \$250,000 to 2 million dollar range, and I can help you own a lovely home in San Jose or the surrounding area for a very low, or even a zero down payment...As you can well imagine, there's just too much to tell you about on this brief recorded message, but it's easy for you to get more information. Just give me, Mark Linton, a call at Amerimac First Mortgage at XXX-XXX-XXXX. Or you can leave your name and number at the end of this recording and I will return your call...Either way, you'll get the straight facts about what home loans best fit your needs – and you'll get this information with absolutely **no** cost and **no** obligation to you...Again, that's Mark Linton at Amerimac First Mortgage @ four zero eight, three nine zero, zero zero six seven. Thanks for calling my Consumer Mortgage Hotline. Best wishes in your home loan search. This is the end of this recording.

Gr1001-84: Hi, this is Mark Linton. Thank you for calling my free Consumer Mortgage Hotline brought to you by Amerimac First Mortgage...I started this service because many consumers think that they cannot borrow up to 100% of their homes current value and get cash in hand at the close of escrow without a mountain of documentation to give to the bank. In fact, you may have talked with lenders who have told you that you need several forms of documentation. For example see if a lender has ever asked you for these things, pay-stubs, multiple years of tax returns, retirement accounts, bank accounts, and many other unnecessary items...This just simply isn't true...In reality, there are literally dozens of little known home loans available with very little or no documentation at all. In many cases, just an application is needed. In many cases, loans can be closed in 21 days. You

don't know about these loans because most lenders hope you never hear about them... You see, in the home loan business, lenders earn large fees on some loans, and small fees on other loans. Obviously, they hope you take a loan that earns them large fees, so these are the loans that are heavily promoted and advertised. These loans are called traditional or conventional loans... On the other hand, there are many progressive or hybrid home loan programs designed to help people with good credit and full time employment borrow up to 100% of their homes current value... Because these are aggressively tailored home loans, and the interest rates and payment rates are so low, the lender doesn't earn nearly as much if you select one of these loans. So the lender never even tells you about them... I think that's wrong... I specialize in searching out these little known home loans and making them available to consumers. This is my Home Loan Finder Service, and it searches through over 12,000 different home loan programs and matches them exactly to your needs so you get the lowest down payments and home loan rates possible. That's right, I said over 12,000 loan products with more than 700 lenders. Now that's the power of choice. But I don't expect you to review all 12,000. Though, wouldn't it be nice to have a choice of more than one loan without having to go to 10 different lenders giving you the same product 10 different ways? ..If you've been frustrated by not being able to get simple information about home loans, you will love my free, no-obligation Home Loan Finder Service. With my service, you will have access to inside information about the very lowest down payment home loan programs normally available only to home loan companies... I specialize in helping consumers find home loans in the \$275,000 to 2 million dollar home loan range... For example, right now my program presently has 13 loans that allow you to get unlimited cash from your home with

no extra cost to you, 9 where the lender will pay all of your loan costs and 4 loans with payments that start below 2%...To qualify for any of my low interest rates, low payment rates, or low down payment home loans, you, or you and your spouse combined, must make a total of at least \$55,200 per year, and have a record of paying your bills and rent "on time" for at least the last 18 months. You must have a regular, full time job and receive a regular paycheck. If you have unpaid judgments, or a history of not paying your rent and bills on time, I regret that we will not be able to help you...As you can well imagine, there's just too much to tell you about on this brief recorded message, but it's easy for you to get more information. Just give me, Mark Linton, a call at Amerimac First Mortgage at XXX-XXX-XXXX or you may leave your name and phone number at the end of this message and I will return your call...Again, that's Mark Linton at Amerimac First Mortgage @ Four Zero Eight, three nine zero, zero zero six seven. Thanks for calling! I look forward to talking with you. Best wishes in your home search. This is the end of this recording.