

Bruce Brown

From: John Amaro [jamaro@sigonemtg.com]
Sent: Monday, August 11, 2008 12:19 PM
To: 'Bruce Brown'
Subject: RE: Radio ad

In the refi we take out additional cash for your payments so there would only be one loan. Yes on the points.

From: Bruce Brown [mailto:intellipay@msn.com]
Sent: Monday, August 11, 2008 12:14 PM
To: 'John Amaro'
Subject: RE: Radio ad

To clarify I've got this straight - I pay 3.25% in fees to get a rate in the 5s and I have to take out a home equity loan where I make my own payments on the other loan for six months with that money?

From: John Amaro [mailto:jamaro@sigonemtg.com]
Sent: Monday, August 11, 2008 11:55 AM
To: 'Bruce Brown'
Subject: RE: Radio ad

Another 1.5 points for closing costs.

From: Bruce Brown [mailto:intellipay@msn.com]
Sent: Monday, August 11, 2008 11:50 AM
To: 'John Amaro'
Subject: RE: Radio ad

What are your closing costs in addition to the points?

From: John Amaro [mailto:jamaro@sigonemtg.com]
Sent: Monday, August 11, 2008 10:23 AM
To: 'Bruce Brown'
Subject: RE: Radio ad

Mr. Brown

Deferring the six months worth of payments is an equity loan that takes the payments from the equity of your home. We can escrow the payments with the closing company or give the payments back to you. To get the rate in the 5's it would be possible at a 15 year term or it would cost 1.75 points for a 30 year term. If any of these will work for you please let me know.

From: Bruce Brown [mailto:intellipay@msn.com]
Sent: Friday, August 08, 2008 11:27 AM
To: jamaro@sigonemtg.com
Subject: RE: Radio ad

Hi John, thanks for your reply.

My current rate is 6.375% which is one of the reasons your ad got my attention. Lowering it into the 5's sounds great. My current loan is fixed and it was a 30 year loan I've had for about 3 ½ years. I'm not interested in an ARM, just the fixed rate I heard advertised.

From: John Amaro [mailto:jamaro@sigonemtg.com]
Sent: Thursday, August 07, 2008 5:55 PM
To: intellipay@msn.com
Subject: FW: Radio ad

Mr. Brown

First of all thank you for your inquiry. Mr. Mike Cash has asked me to get in contact with you and go over one of our loan programs that you happen to hear on the radio. The advertisement that you heard on the radio can be accomplished in several refinancing scenarios for instance the rate is determined by the term of your loan so we can lock you into a fixed rate or there are even possibilities of ARM programs that will work as well for this program. You say you have very little to no debt and the purpose for refinancing is to take \$25K from you're the equity of your home for some minor home improvements. Let me get a little more information from you so we can put the best loan program together for you. First what is your present rate on your home and is it a fixed rate or an adjustable? Second what term is the note at 30 year, 20 year etc..? Third how long have you lived at this home? With this additional information I can give you some ballpark ideas and then you can determine if this loan program will work for you and your family. I look forward to hearing from you and thank you for your time.

John H. Amaro

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From: Bruce Brown [mailto:intellipay@msn.com]
Sent: Thursday, August 07, 2008 5:01 PM
To: mcash@signatureonemortgage.com
Subject: Radio ad

I heard your radio advertisement regarding deferring my mortgage payments for 6 months with fixed rates in the 5's%. My wife and I are considering refinancing and have been approved elsewhere but your ad sounds way better than what I can get from them.

Our house is worth about \$375K and we owe about \$250K. My middle credit score is 766 and my wife's is 752. We don't have any debt other than our house and some credit cards that are paid in full each month. I want to get about \$25K out for some minor home improvements.

How does your program work and what are the details, closing costs, etc.? I don't need specifics yet, I just want to get some ballpark ideas to see if this will work for us. I tried to find info on your website about this program but didn't see anything or I just missed it.

Email is best for me so please reply. Thanks.

Bruce