



↘ This Saturday, May 19, 2007
**IS RESERVED FOR YOUR
ACCOUNT REVIEW.**



Saturday, May 19, 2007

Call 1-800-669-2319
Select Option 2, or

[Click Here to
Schedule Now](#)

Your Reservation #
M74173-0605022



[Click for email reminder](#)

↘
Countrywide
CAN

John, you put so much into your home. It's about time it pays you back.

As a way of saying thank you for your business, we reviewed your present mortgage account. Because you've demonstrated the ability to keep your account current, made consistent payments during the past year, maintained a good loan-to-value ratio, and because your property meets our lending profile, **we invite you to call this Saturday** to discuss home loan opportunities.

This Saturday, May 19, 2007, find out how you could pay off high-interest credit card bills or apply for a lower refinance rate and monthly mortgage payment. Just call **1-800-669-2319**, or [schedule now](#) and mention **your reservation #**: M74173-0605022.

[Click here](#) to receive your email reminder to call on Saturday.



Need cash fast? Apply for a Home Equity Line of Credit to tap into your available home equity to consolidate credit card balances or make home improvements. If you qualify, you could get cash fast at a great low rate.¹ And the interest may be tax-deductible.² **Call 1-800-669-2319 this Saturday or [schedule now](#).**



Lower your rate & payment – You may qualify to refinance into a lower starting interest rate or a lower monthly mortgage payment. And you may also get additional cash from your home equity to pay off credit card bills or other loans.¹ **Call 1-800-669-2319 this Saturday or [schedule now](#).**

Let Countrywide help you reach your home financing goals. Take a few minutes this Saturday to learn your options. **Call 1-800-669-2319 or [schedule now](#).** Don't forget to mention **your reservation #** : M76173-0605032.

[Click here](#) to receive your email reminder to call on Saturday.

Sincerely,

J.P. Dyal
Online Loan Consultant



May 2, 2007
 Reservation Number: M75500-01989

URGENT REFINANCE INFORMATION ENCLOSED

To:

5411
 Houston, TX 77007-7142



From:

Stephen Brandt
 31303 Agoura Rd, WLAR-17M
 Westlake Village, CA 91361

IMPORTANT ANNOUNCEMENT:

NOW'S THE TIME TO FIND OUT HOW REFINANCING YOUR COUNTRYWIDE® HOME LOAN WITH OUR INNOVATIVE NEW FASTRACK LOAN PROGRAM,¹ COULD RESULT IN A BETTER INTEREST RATE AND LOWER MONTHLY PAYMENTS IN NO TIME.

Here's An Example Of What Your Lower Payment And Annual Savings Could Be.

| | Current Loan | New Loan |
|--|-------------------------|----------------------|
| Loan Program ¹ | Fixed-Rate ¹ | 30-Yr Fixed |
| Interest Rate/APR ² | 7.375% | 5.875% (6.144% APR) |
| Principal and Interest | \$1,976 | \$1,738 |
| Escrow/Impound ³ | \$0 | \$0 |
| Points ⁴ | — | 2 |
| Total Monthly Payment* | \$1,976 | \$1,738 |
| Estimated Annual Payment Savings ⁵ (Based on Your Current Rate and Scheduled Payments) | — | \$2,857 ¹ |

*Example monthly payment does not include tax or insurance fees that are not collected in a Countrywide escrow account. Interest rates are based on current market rates, are subject to increase without notice and are for informational purposes only.

VIP Service is FAST and Hassle-Free

With our Fastrack Loan Program, there is potentially no need to show bank statements or verify other assets...no paycheck stubs or proof of income required...no new appraisal (in most cases)...and zero upfront closing cost options⁶ available.

And once your application is approved, you can choose to close by mail, at one of our conveniently located offices, or at your home or office through our mobile closing service.

URGENT!

**YOU MUST RESPOND BEFORE 7/1/07
 DON'T WAIT! CALL 1-800-308-2948 (PRESS OPTION 2) NOW!**