

Attention: Important Notice

Complete and Return

Record Data: May 16, 2007
Loan Amount: \$132,900

Lender: First Franklin Financial
Mr. & Mrs. Joe Q Sample
123 Main Street
Anytown, USA 12345-1234

OH049



0503 0000969943

Dear Mr. & Mrs. Sample,

As a recent new homeowner you may qualify to purchase our Mortgage Life and Disability coverage with no physical exam. This "Non-Medical" privilege terminates in 13 months after the close of escrow*. By acting now you can still take advantage of your "New Homeowner" status and lock in special low rates for your entire mortgage term without an exam.

Available Benefits Include:

- ◆ **Death** – Pays off your \$XX, XXX loan in the event of your death.
- ◆ **Disability** – Pays your monthly payments if you can't work due to an illness or injury.
- ◆ **Unemployment** – Makes your premium payments if you become unemployed.
- ◆ **Return of Premiums** – Refunds 100% of your premiums if the benefits are not used by the end of your mortgage term.

For immediate details with no cost or obligation please complete and return this form in the postage paid envelope provided.

	<i>Borrower</i>	<i>Spouse/Co-Borrower</i>
Circle preferred contact person	Name: <u>JOE</u>	Name: <u>JANE</u>
Date of Birth	<u>4/16/57</u>	<u>8/22/65</u>
Sex	Male <input checked="" type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input checked="" type="checkbox"/>
Height	<u>6</u> ft. <u>4</u> in.	<u>5</u> ft. <u>1</u> in.
Weight	<u>240</u> lbs.	<u>114</u> lbs.
Smoker	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Phone # <u>(123) 456-7890</u>	Cell # <u>(987) 654-3210</u>	Work # <u>(123) 789-1230</u>
Best Time to Call <u>7³⁰ pm</u>	Home <input checked="" type="checkbox"/> Work <input type="checkbox"/>	SIGNATURE: <u>Joe Q Sample</u>

First Franklin Financial – 132,900 – Mr. & Mrs. Joe Q Sample -- 123 Main Street – Guilford

*The above referenced Mortgage Life and Disability Insurance plan may be purchased by homeowner at a later date but may be subject to a medical exam and more extensive underwriting which in many cases can result in higher rate. All benefits are not available in all states.

All coverage information provided by Independent Life & Disability agents representing multiple A and A+ carriers offering specialized Mortgage Protection Products. **Not affiliated with any lending institution.**