

“If You Let Your Bank Rob You Blind You Might As Well Run Your Money Through A Paper Shredder”

Is Your Bank Overcharging You On Your Mortgage?

You Can Get A Refund If You Know How.

The Average Refund Is \$1,500.

How Much Does Your Bank Owe You?

Dear JOHN STEVENS,

Some people might call it a criminal act, others a mistake, but any way you slice it, there's a 50/50 chance **your bank or mortgage company has overcharged you** month after month on your home mortgage.

These “mistakes” could be costing you thousands. With your permission, I will track down any refund you're owed and report what I find directly to you.

Chances are pretty good **I'll find a hefty refund** waiting for you and I'll show you how to get it quickly, without any hassles. **You may even be due a lower monthly payment.**

Only after I have found that you are owed a refund, will I ask to be paid for my services. So there's no risk for you. If I find nothing wrong, you pay me nothing and you can rest comfortably knowing your banker hasn't ripped you off. Sound fair?

**“If you have a mortgage, there is a 50/50 chance that by fraud or incompetence, your lender is overcharging you!”
Robert Adams - Former New York State Attorney General**

How Much Does Your Bank Owe You?

Millions have been recovered for homeowners just like you. The average refund is \$1,500, but 21% of all refunds range from \$3,000 to \$10,000 and still 13% top the \$10,000 mark.

(turn page over please ...)

Now what would you do with a hefty and unexpected refund?

- Put a down payment on a new car?
- Get rid of old debt?
- Go on a fabulous vacation?
- Invest in your retirement?
- Send the kids to college?
- _____ (Write in your own response)

Before I reveal secrets the banks hope you never hear about, I want you to ...

Take A Look At The News

"Adjustable Rate Loan Errors Prompt Lawsuits"

SAN FRANCISCO CHRONICLE

"Twenty-eight million homeowners are victims of illegal escrow overcharges by lenders"

Office of the Attorney General - New York

"4.5 Million Homeowners Are Due \$15 Billion In Refunds"

USA TODAY

"The Savings & Loan industry owes America's homeowners \$15 Billion in mortgage overcharges ... this figure could reach \$60 Billion."

From the CONGRESSIONAL RECORD

You Must Fight For Your Own Rights

The law clearly states that if your lender has been overcharging you, **you can get a refund**. (By the way... if you've underpaid, you get to keep your money and owe the bank nothing.) That's the good news.

The bad news is that banks don't go around looking for their mistakes and if they do find that they've overcharged you, chances are pretty good they'll never tell you.

Surprisingly, some banking laws make it extremely difficult to even investigate these banks.

So you're on your own. You, against a multi-million dollar bank. You may be able to go head-to-head with them if you have: a solid understanding of mortgage accounting practices, countless rate index tables, knowledge of margin calculations (lender's profit) and more. Oh and lots of time and patience too. Or you can ...

Hire Me With Absolutely No Risk

I'm a trained mortgage auditor. Bankers dread the sight of me. When I roll up my sleeves and go to work for my clients, **those bankers run for cover**. They know I'll expose what's buried deep in the technical calculations ... their dirty little tricks ... make 'em fess up and pay up.

By the way, did you know 75% of home equity loans charge the wrong interest rate? In addition, 70% of existing escrow accounts violate the law by holding too much of your money. You'll be glad to know I'll check on this as well. Don't you think it's time to ...

Get Back What Your Bank Owes You

YOU have the "burden of proof" for establishing and documenting any overcharges. I can help you do that. Here's what two recent clients had to say about my services:

"I thought my figures were accurate, your services found actual overcharges totaling \$1,800, which my lender refunded to me! I'm so glad that I contacted you!"

Rob Tomsen of Tampa, Florida

"Your service enabled me to uncover errors in my bank's mortgage calculations ... and they totaled \$2,468! Every homeowner with a mortgage should use your service!"

Mark Galenik of Worcester, Massachusetts

Thank you Rob and Mark. And yes, every homeowner with a mortgage **should** use my mortgage audit service. In fact, even if you've recently paid off your mortgage or home-equity loan, I can still help you recover any money that should have been in your pocket in the first place.

For a limited time, I am waiving the normal \$149 upfront fee making this a **no-risk offer**, but my schedule is filling up fast so you must CALL BY: July 16th 2004 and reserve your spot, after all you wouldn't shred your money, would you? Of course not! So ...

Call me now while it's fresh in your mind. Spend just a few minutes with me. It won't cost you a dime. I'll even send you a 9-minute video that will explain everything to you.

For my name and number, please turn the page over ...

Keith Nierodzinski
Mortgage Consultant
Toll-Free 1-877-369-3337 (Be sure to ask for Dept. 11)
Call me Monday to Friday, 9am to 5pm EST

PS: The government's General Accounting Office and the Resolution Trust Corporation fear these bank oversights could amount to a 60 billion dollar problem.

By any stretch of the imagination, that's a really BIG problem and chances are it's costing you a small fortune.

Don't delay!

If you're owed money, let me help you put it back in your pocket.