

Dear Homeowner:

Refinance your home mortgage at **ZERO COST**  
and **SAVE** approximately \$1,700.\*

- Apply over the phone at 312-642-7979.
- Online at [www.cfmortgage.com](http://www.cfmortgage.com)
- In person at 215 W. Superior St., 7th Floor
- Approvals usually made within 24 hours!

Obtain a quick and concise analysis from a Mortgage Professional as to what the best new loan choices are for you at this time. Please refer to the **3 digit code** on your mailing label to speak with your pre-assigned loan officer.

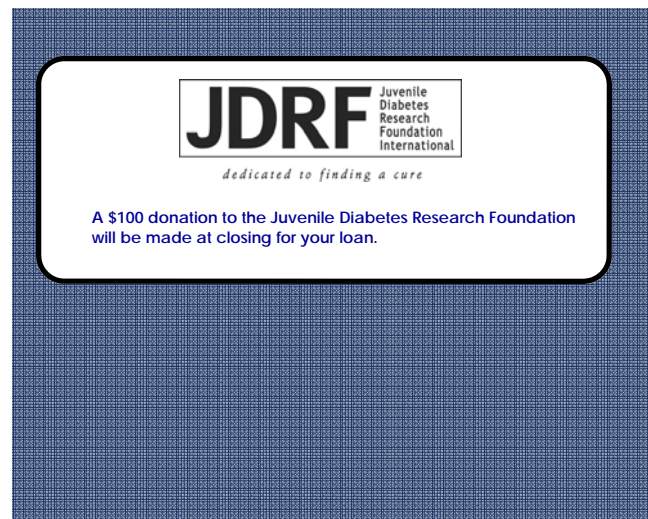
**Not in the market? Refer someone**, send your name and their contact information to [refi@cfsmortgage.com](mailto:refi@cfsmortgage.com) and you will be entered into a drawing to **WIN a \$100 AMEX® Gift Card.\*\***

Thank you in advance.

Philip Brilliant, Chicago Financial Services  
312-642-7979 [www.cfmortgage.com](http://www.cfmortgage.com)



\*Some restrictions may apply. \*\*Referral must be sent via email or mail no later than December 1, 2008. Winners will be chosen by December 31, 2008. Minimum loan amount must be over \$250,000.





**Running  
out of Time  
with Your  
Adjustable  
Rate  
Mortgage?**

