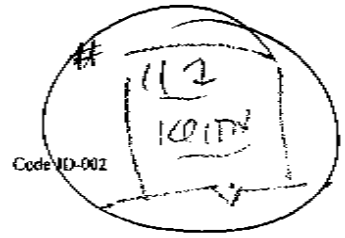


RE: WORLD SAVINGS BANK
Original loan: \$800,000

2573.-
2766.-
2973.-



John Smith

Your Mortgage with WORLD SAVINGS BANK can be re-negotiated with a 3 year payment rate of 1.47%*. This yields a monthly payment of \$2,770.88. Offer good until July 25, 2005 and is subject to certain conditions. Call Tom Davis at 800 488-4033 (toll free) and refer to Case #C-28753

RE: WORLD SAVINGS BANK
John Smith
1 Main Street
Berkeley, CA 94700



Rates subject to change 1.47% payment interest rate available for a limited time and restrictions apply with regard to FICO score and LTV Index is LIBOR, MTA or COFI
* Payment rate yr 1 = 0.95% yr 2 = 1.46% yr 3 = 1.94% - average = 1.47% APR = 4.48% © KMC Mortgage Corp California License #01417415

1st yr @ 2573.-
2nd yr @ 2766.-
3rd yr @ 2973

I spoke w/ KEITH
EXT. 117

THANK U
M..