

**FORM 011
PAYMENT REDUCTION NOTIFICATION
READ ENTIRE DOCUMENT CAREFULLY**



First Last
123 Sample Street
City State 55555

a. ID Number 551073	By Your Company Name Here	Code 551073
b. Phone Number 1(800) 555-5555		
c. Name, Address and Zip Code Your Company Name Here 123 Sample Street, City, State 55555	Property State: MN	Property Type: Residential
	Notice Type	Fixed Rate: 4.25% / 4.982% APR
d. Addressee's Personal ID Number 551073	Notice Type	7/1 ARM: 3.5% / 2.953% APR
First Last 123 Sample Street City, State 55555	RE: Recent Minimum Payment Increases NOT A GOVERNMENT DOCUMENT *FHA MIP Refund Eligible	
State State	REVIEW PROGRAM	Issuer PROGRAM DIRECTOR
		Total Amount \$132,222.00
New Payment 30 Year Fixed \$650.45		New Payment 7/1 ARM \$593.74

Dear First Last,

The FHA Streamline allows you the benefit of lower monthly payments, reduced interest payments and the opportunity to skip 2 months of mortgage payments. No appraisal is required and less than perfect credit is acceptable so long as your mortgage payments have been made on time! A **No Closing Cost Option** is also available. This may be your best opportunity to refinance before rates rise.

You may qualify for a mortgage of \$132,222.00 with a FIXED rate of 4.25% (4.982% APR). Your new monthly payment could be as low as \$650.45. **If your loan closes in the next 60 days you may be eligible to skip two mortgage payments.** This type of program is available to many of the residents in <<State>>. To see how this program may benefit you directly, please call us Toll Free 1 (800) 555-5555.

Sincerely,
Your Company Name Here
1 (800) 555-5555

**Apply Online At:
www.YourWebPage.com**



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