WordCom The Direct Mail Company

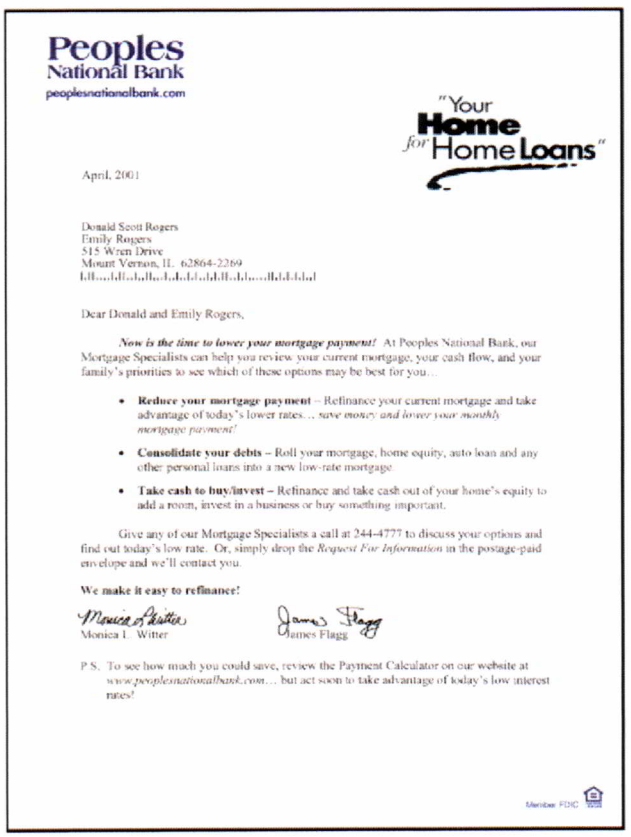
Mortgage Refinance Case Study

Goal: Increase loans outstanding.

Strategy: Increase mortgage loans by targeting current mortgage holders to refinance their existing loan. Point out the benefits of refinancing: reduce payment, consolidate debt, take cash out. Solicit current customers and prospects.

MORTGAGE REFINANCE – SPRING	
Total Mailed: 9,930	**Loans Opened:** 277 (2.79% of those mailed)
Total Loan Balance: $7,852,872	**Mailing Cost:** $14,235
ROI: $237,057 (1665%)using spread of 3.7% and loan loss of .5%	
Loans from Prospects: 115	**Balance from Prospects:** $3,970,868

Similar Package:



Peoples National Bank
peoplesnationalbank.com

"Your Home for Home Loans"

April, 2001

Donald Scott Rogers
Emily Rogers
515 Wren Drive
Mount Vernon, IL 62864-2269

Dear Donald and Emily Rogers,

Now is the time to lower your mortgage payment! At Peoples National Bank, our Mortgage Specialists can help you review your current mortgage, your cash flow, and your family's priorities to see which of these options may be best for you…

- **Reduce your mortgage payment** – Refinance your current mortgage and take advantage of today's lower rates… *save money and lower your monthly mortgage payment!*
- **Consolidate your debts** – Roll your mortgage, home equity, auto loan and any other personal loans into a new low-rate mortgage.
- **Take cash to buy/invest** – Refinance and take cash out of your home's equity to add a room, invest in a business or buy something important.

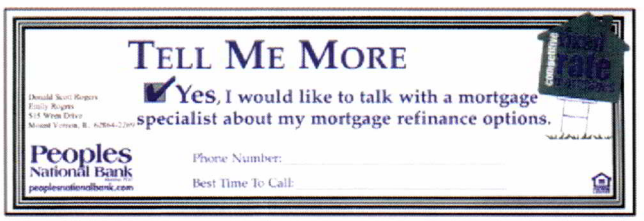
Give any of our Mortgage Specialists a call at 244-4777 to discuss your options and find out today's low rate. Or, simply drop the *Request For Information* in the postage-paid envelope and we'll contact you.

We make it easy to refinance!

Monica L. Witter James Flagg

P.S. To see how much you could save, review the Payment Calculator on our website at *www.peoplesnationalbank.com*… but act soon to take advantage of today's low interest rates!

Member FDIC



TELL ME MORE

Donald Scott Rogers
Emily Rogers
515 Wren Drive
Mount Vernon, IL 62864-2269

☑ Yes, I would like to talk with a mortgage specialist about my mortgage refinance options.

Peoples National Bank
peoplesnationalbank.com

Phone Number:
Best Time To Call:

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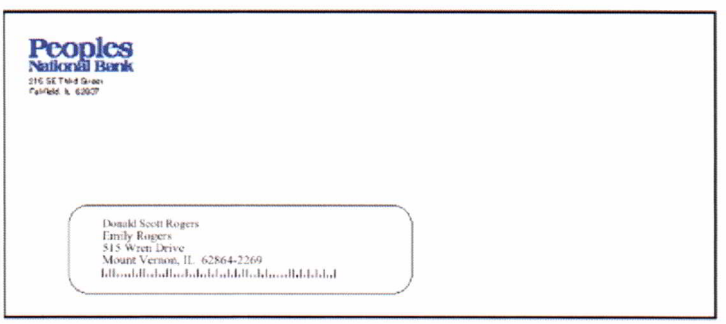
BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 76 FAIRFIELD, IL
POSTAGE WILL BE PAID BY ADDRESSEE

PEOPLES NATIONAL BANK
PO BOX 369
FAIRFIELD IL 62837-9907



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