

RE Northern Trust Bank of CA
Original Loan: \$557,000

Case Number: DBA19282009
Re-Negotiation Department

1-888-398-9111

Exhibit A

Dear

Your first Mortgage originally funded by Northern Trust Bank of CA can be restructured to a TEN Yr fixed payment of only \$116.

This is not a typographical error. Your payment rate is only 1/4%* and is fixed for TEN years. My re-negotiation staff has researched the records to make a comparison of our new loan program to your existing loan. This is the lowest payment in mortgage history.

You can receive an additional \$88,252 Cash out with a monthly payment of only \$134.

Call Today, and have No House Payments until June 2008 (that's 12 months)**.
Call toll-free at 1-888-398-9111 and refer to Case Number DBA19282009.

Attention
Homeowner:
Property:
Address



Information was obtained from public record sources. Good Life Funding is not sponsored or affiliated with Northern Trust Bank of CA and the solicitation is not authorized by Northern Trust Bank of CA. Good Life Funding is Licensed by the CA Dept. of Real Estate, Lic. #01228144. *Payment Rate 1/4% 6.75% APR. Deferred interest will accrue. Restrictions apply as to LTV and credit score. Rates and terms subject to change without notice. **Loan must close with Good Life Funding using our Equity Advantage program. Based on the first year 1/4% interest only payment as above. Good Life Funding will credit borrower 12 months of payments at loan closing. Not all applicants will qualify.

DBA19282009

1/27

