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May 4, 2007

Dear Sir:

First Choice Financial Corporation is a residential mortgage firm that specializes in refinance mortgage transactions through out the southeast. We currently work with several attorney's in this service region on a referral basis. We assist their clients with new mortgages to take care of any of the following scenarios:

- **Refinance to remove spouse from loan and title**
- **Refinance to get cash out to distribute equity settlement**
- **Refinance to get cash out to pay legal expenses**
- **Refinance to consolidate outstanding debt**
- **New Purchase Transactions**

We are excited to extend this opportunity to you and your clients as well. We have expanded this program by offering closing discounts to every referral of yours. As an incentive, we will reduce each referral's closing cost by \$500.00. We will also guarantee that each mortgage loan offer will be very competitive in the marketplace. Our goal is to build this program by offering volume discounts to our entire attorney network and not charge high interest rates and fees.

We have also included a great article on **CREDIT** that you can pass along to your clients. It will help them maintain their good credit rating during this difficult process. The information in this article will help guide them as well as answer several of their questions relating to debt and credit.

We also pride ourselves on outstanding customer service. We offer same-day approvals, online services and 7-day closings. For more information on our company, please review our website at www.homeownersmortgage.net.

Thank you for your consideration and I hope to hear from you personally to discuss the many benefits of this program. I can be reached by calling 866-305-3232 ext 26 or by email at wister@fcfc.net.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Wister L. Ritchie, III', written in a cursive style.

Wister L. Ritchie, III
President & CEO

WHAT YOU CAN DO TO PROTECT YOUR CREDIT

Of all the assets that you have the one you are least likely to protect is your credit rating. It is very easy to let your credit rating deteriorate during a divorce. You might not think maintaining or establishing a good credit rating in your name is very important, you will one day find out exactly how important it is to your financial well-being. Under certain circumstances it is sometimes unavoidable that credit rating is affected, but you can take steps to maintain a good credit rating.

Get a copy of your credit report. Depending on the state that you live in you may be entitled to a free copy every year. Get a copy from each of the major credit bureaus as the information may vary from credit bureau to credit bureau. Go over every detail of the report. If there are items or sections of the report you don't understand then call the credit bureau that you received the report from and ask them to explain it to you.

If you believe that any of the information on the report is incorrect, notify the credit bureau. They will send you a form that you must fill out. They will then verify your information with the creditor and send you an update. If you disagree with the outcome you are entitled to add your own statement to the credit report.

Make sure that your bills are paid on time. If you think you will hurt your spouse by not paying your bills on time during you are absolutely right. The only problem is you will also be hurting yourself. If the account is your name only then you are only hurting yourself. Remember, when you opened your joint credit account you and your spouse became contractually obligated to pay the debt. A divorce decree or property settlement agreement does not change that liability, even if it states that one person is responsible for the debt. If your spouse does not pay the debt the creditor can and most likely will seek payment from you. Your actions of not paying or paying late will remain on your credit report for the next seven years.

You can place a fraud alert on your credit report. If you are willing to give up the opportunity to get instant credit you can notify both Trans Union and Experian credit bureaus to add a statement to your credit report requesting creditors not approve new accounts without calling you first. This will protect you from people opening credit accounts in your name. Unfortunately, Equifax does not allow you to add this statement to your credit report unless you are already the victim of fraud.

A credit report is information compiled about your credit payment history. All accounts in your name or any account opened jointly by you and your spouse after June 1, 1977 will appear in the report. If your spouse has an individual credit account and has authorized you to use it, that account will also appear in the report.

Banks, retail stores, credit card companies and other lenders report to credit agencies. Public record information such as tax liens, bankruptcies, or judgments against you also appear on your credit report.

Federal law regulates who may access your credit report and the reasons for accessing it.

The three major credit reporting bureaus are:

Equifax
PO Box 740241
Atlanta, GA 30374-0241
800-685-1111 To order your credit report
800-525-6285 To report fraud

Trans Union
PO Box 390
Springfield, PA 19064
800-916-8800 To order your credit report
800-680-7289 To report fraud

Experian (formerly TRW)
PO Box 1017
Allen, TX 75013
888-397-3742 To order your credit report
800-301-7195 To report fraud

ATTORNEY NETWORK DISCOUNT

Please make copies of this page to distribute to your clients. All we ask is that you sign each coupon for tracking purposes.

----- CUT HERE -----

\$500

CLOSING COST DISCOUNT

This special offer entitles its bearer to a \$500.00 discount on their mortgage closing costs. Please present this coupon at application.

AUTHORIZED AGENT

DATE