

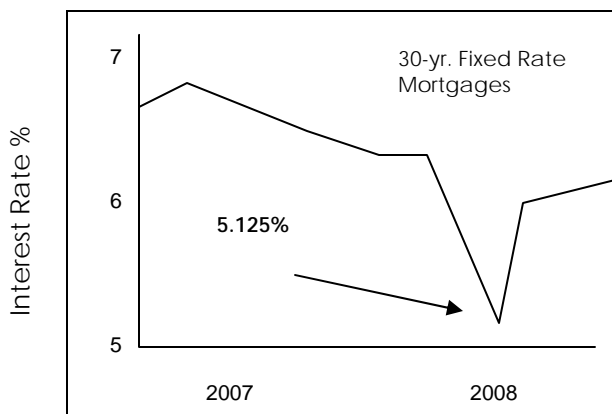
# The "Auto-Rate Lock" Service

never miss another GREAT RATE opportunity

In an effort to serve you and provide you the opportunity to take advantage of very narrow windows of low interest rates, I have created the "Auto-Lock" service exclusively for my valued clients and their friends/family. This is an exclusive service which is designed to help protect you from losing thousands of dollars in cost-saving opportunities by locking a "target" rate for you when it becomes available.

Interest rates can and do move very quickly every single day. In the last 12 months, rates on 30-year mortgages have varied almost 1.375% going from 5.125% - 6.50%.

*Today's rates could be gone tomorrow...*



By signing up for this exclusive service, your ability to lock a target rate in a short window of time becomes greatly enhanced. More importantly, this service is 100% Complimentary. When you sign-up for "Auto-Lock" you protect yourself from costly market volatility and you take the worry out of fluctuating interest rates!

~ Dan Keller  
Senior Mortgage Planner

***Be Prepared for market volatility.  
Don't miss another window of opportunity.***

Warm Regards,

Pacific Trust Mortgage  
3614 Broadway  
Everett, WA 98201  
(425) 258-1700

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Attention Home Owner,

Small windows of opportunity to save my clients money and interest often present themselves in the marketplace. Here at Pacific Trust Mortgage, I have developed an exclusive service to forward/pre-lock clients in with a net tangible benefit (ex. Lower monthly payments and interest rate).

Please feel free to contact me at any time with questions about this program. I thank you for allowing me the opportunity to serve you year round in moving toward your financial independence.

Warm Regards,

*Dan Keller*

Mortgage Banker  
(425) 350-7136  
dan.mortgageadvisor@gmail.com

*By signing below, I authorize Dan Keller of Pacific Trust Mortgage to Forward Lock and run my credit report as a part of the Credit/Auto Lock Program. I understand that this is a no cost service and in no way, shape, or form obligates me to close a transaction.*

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Current Interest Rate \_\_\_\_\_ Type of Loan Program \_\_\_\_\_

Preferred Rate to change \_\_\_\_\_

Who do you know that may benefit from the same level of service?

Name \_\_\_\_\_ Phone Number \_\_\_\_\_

**PLEASE FAX TO DAN @ (206) 339-6343**