

John Smith  
1234 Mockingbird Lane  
Richmond, VA 23235

«FirstName» «LastName»  
«Address»  
«City», «State» «Zip»

Dear «FirstName»,

I am refinancing my home through ABC Mortgage Company represented by Glenn Zinder. Glenn is very professional and knowledgeable of all mortgage programs and I strongly recommend him.

As a result of refinancing, there will be strangers at my house. There will be an appraiser, a surveyor, and a termite inspector. If you feel suspicious of any of these people, please report this to Glenn at ABC Mortgage Company at 800-555-1234. He can verify that these people are legitimate.

If you are interested in refinancing your home or have any Mortgage needs, I absolutely recommend the services provided by Glenn.

Sincerely Yours,

John Smith

January 14, 2004