

# THE MORTGAGE

## *Concierge Program*

Complete Mortgage Planning Package

## We Are Mortgage **Planners**

We have developed a special process called The Mortgage Concierge Program.

It provides unique services and strategies to simplify the mortgage process and help you achieve your personal and financial goals.



**Penny Wilkinson**  
*Mortgage Banker*

Direct: (619) 328-0785  
[penny@clarionmortgage.com](mailto:penny@clarionmortgage.com)



9640-B Mission Gorge Road #310  
Santee, CA 92071

Office: (619) 328-0785  
Fax: (619) 270-2558

## **Thank You!**

I just wanted to take this opportunity to acquaint you with the Mortgage Concierge Program. Please take a moment to go through the enclosed material.

- Information about the process
- Basic Loan Application
- Mortgage Planning Questionnaire
- My Testimonials
- Fax Cover Page

Please complete the Basic Loan Application and answer the questions on the Mortgage Planning Questionnaire. Both of these documents allow me to better match you with the right financing, and to better serve your individual needs.

Once completed, please fax both using the enclosed fax sheet to (619) 270-2558 and my team will begin work right away.

I look forward to assisting you on your upcoming loan. When we have exceeded your expectations, please feel free to tell your family, friends and colleagues about us.

**Sincerely,**

**Penny Wilkinson**  
*Mortgage Banker*

# THE MORTGAGE Concierge Program

## Our Relationship With You

### **The Mortgage Planning Package**

This helps gain greater clarity around how your personal financial situation impacts your home ownership goals.

### **The Mortgage Needs Analysis**

We prepare a detailed assessment to help streamline the mortgage process, reduce your paperwork, and create greater certainty.

### **The Strategic Planning Session**

We develop a strategic evaluation that helps you integrate the loan you select into your over-all long and short-term financial and investment plan, to minimize taxes, improve cash flow and minimize interest expense.

*"We want to be **The Mortgage Planner** you refer your family and friends to.*

*Our goal is to take such great care of you and your loan that we earn not only your loyal business, but also your referrals to family and friends. Our success has been built by referral, one happy client at a time."*

### **The Complete Mortgage Plan**

We prepare a detailed, step-by-step plan to obtain the right mortgage and achieve your objectives

### **The Client For Life Program**

#### **The Mortgage Management System**

We have designed a loan tracking and management process to ensure that your mortgage meets your changing needs and you have the most competitive loan terms over the life of your loan.

### **The Unique Mortgage Experience**

This helps gain greater clarity around how your personal financial situation impacts your home ownership goals.

### **The Client Appreciation Program**

We provide ongoing communication, recognition, and added value to build and enhance our relationship.



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# THE MORTGAGE Concierge Program

This is not a loan commitment form

## LOAN APPLICATION FORM

### BORROWER INFORMATION

Are you  Married  Single  Divorced

Full Name \_\_\_\_\_ Social Security # \_\_\_\_\_

Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Do you  own or  rent?

How long have you lived at this address? \_\_\_\_\_ Current monthly payment? \$ \_\_\_\_\_

Mailing Address if different \_\_\_\_\_

Home Ph # (\_\_\_\_) \_\_\_\_\_ Work Ph # (\_\_\_\_) \_\_\_\_\_ Cell Ph # (\_\_\_\_) \_\_\_\_\_

Email Address \_\_\_\_\_ *Note: add penny@clarionmortgage.com to your approved email address list*

### EMPLOYMENT INFORMATION

Current Employer \_\_\_\_\_ Are you self employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long there? \_\_\_\_\_

*Please describe your current compensation (Gross earnings, before taxes i.e. not take-home)*

Paid (*select one*) Hourly at \$ \_\_\_\_\_/hour for \_\_\_\_\_/hours per week *OR* Salary at \$ \_\_\_\_\_/year

Average commissions/bonuses per year \$ \_\_\_\_\_ based on \_\_\_\_\_

How much did you make last year? \$ \_\_\_\_\_ This year so far? \$ \_\_\_\_\_ as of \_\_\_\_\_

When did you start this job? \_\_\_\_\_

*Please list previous and/or secondary employment (we need two years total)*

Employer \_\_\_\_\_  Previous  Secondary Self employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long there? \_\_\_\_\_

*Please describe your compensation when you left (Gross earnings, before taxes i.e. not take-home)*

Paid (*select one*) Hourly at \$ \_\_\_\_\_/hour for \_\_\_\_\_/hours per week *OR* Salary at \$ \_\_\_\_\_/year

Average commissions/bonuses per year \$ \_\_\_\_\_ based on \_\_\_\_\_

When did you start this job? \_\_\_\_\_ When did you leave? (if applicable) \_\_\_\_\_

Any additional income or circumstances that you feel should be considered?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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# THE MORTGAGE Concierge Program

This is not a loan commitment form

## LOAN APPLICATION FORM

### CO-BORROWER INFORMATION (if applicable)

Are you  Married  Single  Divorced

Full Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Current Home Address \_\_\_\_\_ Date of Birth \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Do you  own or  rent?

How long have you lived at this address? \_\_\_\_\_ Current monthly payment? \$ \_\_\_\_\_

Mailing Address if different \_\_\_\_\_

Home Ph #(\_\_\_\_) \_\_\_\_\_ Work Ph #(\_\_\_\_) \_\_\_\_\_ Cell Ph #(\_\_\_\_) \_\_\_\_\_

Email Address \_\_\_\_\_ *Note: add [penny@clarionmortgage.com](mailto:penny@clarionmortgage.com) to your approved email address list*

### CO-BORROWER EMPLOYMENT INFORMATION (if applicable)

Current Employer \_\_\_\_\_ Are you self employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long there? \_\_\_\_\_

*Please describe your current compensation (Gross earnings, before taxes i.e. not take-home)*

Paid (*select one*) Hourly at \$ \_\_\_\_\_/hour for \_\_\_\_\_/hours per week *OR* Salary at \$ \_\_\_\_\_/year

Average commissions/bonuses per year \$ \_\_\_\_\_ based on \_\_\_\_\_

How much did you make last year? \$ \_\_\_\_\_ This year so far? \$ \_\_\_\_\_ as of \_\_\_\_\_

When did you start this job? \_\_\_\_\_

*Please list previous and/or secondary employment (we need two years total)*

Employer \_\_\_\_\_  Previous  Secondary Self employed?  Yes  No

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long there? \_\_\_\_\_

*Please describe your compensation when you left (Gross earnings, before taxes i.e. not take-home)*

Paid (*select one*) Hourly at \$ \_\_\_\_\_/hour for \_\_\_\_\_/hours per week *OR* Salary at \$ \_\_\_\_\_/year

Average commissions/bonuses per year \$ \_\_\_\_\_ based on \_\_\_\_\_

When did you start this job? \_\_\_\_\_ When did you leave? (if applicable) \_\_\_\_\_

Any additional income or circumstances that you feel should be considered?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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## LOAN APPLICATION FORM

### LIQUID ASSETS

Checking Account Approx Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_  Borrower  Co-Borrower  
 Savings Account Approx Balance \$ \_\_\_\_\_ Bank \_\_\_\_\_  Borrower  Co-Borrower  
 Retirement Account (401k, IRA) \$ \_\_\_\_\_ Bank \_\_\_\_\_  Borrower  Co-Borrower  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_  Borrower  Co-Borrower  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_  Borrower  Co-Borrower  
 Other: \_\_\_\_\_ \$ \_\_\_\_\_ Bank \_\_\_\_\_  Borrower  Co-Borrower

### REAL ESTATE OWNED

If you own your own home, what is the approximate current value? \$ \_\_\_\_\_  
 What year did you buy it? \_\_\_\_\_ For what price? \$ \_\_\_\_\_ Any HOA Dues? \$ \_\_\_\_\_  
 Are the insurance and property taxes escrowed as part of your monthly payment?  Yes  No

*Please complete for any additional properties that you may own (vacation, investment, etc.)*

Address	Date Purchased	Original Price	Payment	Taxes, Insurance HOA Dues	Rent Collected
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

*If you own more real estate than this, Congratulations! Please provide the above information on all properties – use a separate sheet if necessary*

### OTHER IMPORTANT INFORMATION

How is your credit history?  Excellent  Good  Average  Challenged  I have no credit  
 Do any of these apply to you?  Bankruptcy  Judgment  Tax Lien  Divorce  Child Support

I hereby authorize Clarion Mortgage Capital to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Clarion Mortgage Capital to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information Clarion Mortgage Capital obtains is only used in the processing of my application for a mortgage loan.

Borrower Name \_\_\_\_\_ Co-Borrower Name \_\_\_\_\_

Borrower Signature \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_

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## Concierge Program

### Mortgage Planning Questionnaire

We have developed unique systems to evaluate your mortgage needs and assist you in determining the best mortgage for these needs based on qualifications, how long you expect to have the loan, initial expense, cash flow, taxes and overall total cost of the mortgage.

We are dedicated to providing you with the information you need to make an informed decision. This advisory service is much more than a competitive rate and points quote. Selecting the wrong mortgage program can cost you thousands of dollars and no single loan program is appropriate for every person.

Financing and acquiring real estate should be thought of as an integral part of your overall personal financial plan. To assist us in selecting the most appropriate and cost effective mortgage for your individual needs, please complete the questions below:

How would you like us to stay in contact with you? (check all that apply)  email  phone  fax  mail  cell phone

Is this financing request for your  primary residence  second home  investment property?

How soon are you thinking of  buying or  refinancing?  immediately  2-6 months  >6 months

If your primary residence, what is the best estimate for how long you might live in this home?

1-3 years  3-5 years  5-7 years  7-10 years  >10 years

How many years do you think you will have this loan?

6-12 months  1-3 years  3-5 years  5-7 years  7-10 years  >10 years

Do you currently have any plans for major expenses in the next 12 months?

\$ _____	New Car	\$ _____	Home Improvements
\$ _____	College	\$ _____	Rental Properties
\$ _____	Health	\$ _____	Other: _____

Please check the following if they are priorities as it relates to your mortgage financing:

Determine maximum purchase price and/or loan that I can qualify for  
 Determine purchase price and loan amount appropriate for my income and lifestyle  
 Obtain a targeted monthly mortgage payment \$ \_\_\_\_\_  
 Purchase a home within a specific budget, down payment and closing costs  
 Have ability to sell, pay down, pay off or refinance my home without penalty  
 Maximize my tax benefits  
 Avoid mortgage insurance  
 Qualify for a new home prior to, or without the sale of my existing home  
 Other: \_\_\_\_\_  
 Other: \_\_\_\_\_

Please check the following goals if they are a priority for you currently:

<input type="checkbox"/> Improve Monthly Cash Flow	<input type="checkbox"/> Create a Comprehensive Financial Plan
<input type="checkbox"/> Maximize Education Savings	<input type="checkbox"/> Create a 6-12 Month Cash Reserve Account
<input type="checkbox"/> Maximize Retirement Savings	<input type="checkbox"/> Maximize Investment Contributions
<input type="checkbox"/> Live Comfortably on One Income	<input type="checkbox"/> Maximize Asset Portfolio Performance
<input type="checkbox"/> Live Comfortably on a Fixed Income	<input type="checkbox"/> Real Estate Investment Strategies
<input type="checkbox"/> Tax Reduction Strategies	<input type="checkbox"/> Asset Protection Strategies
<input type="checkbox"/> Other: _____	
<input type="checkbox"/> Other: _____	

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# THE MORTGAGE Concierge Program

## Mortgage Planning Questionnaire

If you currently rent, please provide us the name of your landlord and their current contact information:

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

Would you like to establish an escrow account for property taxes and/or insurance as part of your new loan?  
 Yes  No, thanks (unless it's required)

If applicable, would you like information about repairing your credit?  Yes, please  No

Have you spoken with other lenders?  Yes  No  
If Yes, which loan programs do you like best so far? \_\_\_\_\_

What did you like the most or least about the last loan officer you worked with?  
\_\_\_\_\_

Do you have life insurance?  Yes  No If yes, for how much \$ \_\_\_\_\_ Term  Whole

Please rate your current level of satisfaction in the following areas, on a scale of 1 to 10 (10 being best),

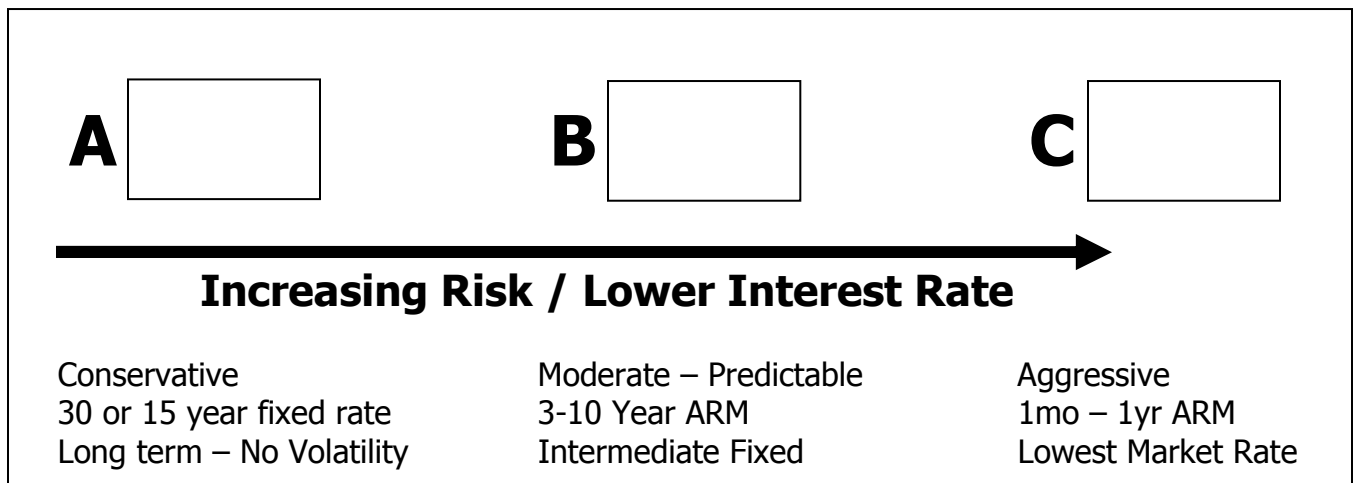
- \_\_\_\_\_ Attorney – Legal Advice
- \_\_\_\_\_ Estate Planning – Asset Protection
- \_\_\_\_\_ Insurance – Life / Auto / Home
- \_\_\_\_\_ Financial Advisor – Investment Strategies
- \_\_\_\_\_ Income Tax Preparation and Tax Reduction Strategies

If we can show you ways of building wealth faster or becoming debt free more quickly, would you be interested?  
 Yes  No, thanks

Are you interested in buying real estate for investment purposes?  Yes  No, thanks

What is the maximum total monthly housing payment you would be comfortable with? \$ \_\_\_\_\_

The chart below illustrates the trade-off between fixed and adjustable interest rates. Please indicate the best match based on your preference between a fixed and adjustable interest rate, by placing an "X" in the appropriate box.



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# THE MORTGAGE Concierge Program

## Mortgage Planning Questionnaire

Do you have children?  Yes  No If yes, how many? \_\_\_\_\_ Age(s)? \_\_\_\_\_

What are the biggest challenges right now with respect to money?

Need to save more  Too much spending  
 Need to make more money  Too much credit card debt  
 I pay too much tax  Other: \_\_\_\_\_

What is your current strategy for:

(a) Affording college for your children?  529 plan  Other: \_\_\_\_\_  
(b) Having enough money to retire?  401(k)  IRA  Other: \_\_\_\_\_  
(c) Having the money necessary to get through a financial setback?  Savings  Other: \_\_\_\_\_

Please let us know who can we thank for referring you to us? \_\_\_\_\_

If you and I were to meet after you closed your loan with us, what has to have happened for you to feel you have saved time and money, gained greater peace of mind, and achieved your overall objectives?

\_\_\_\_\_

Who else do you know that is thinking of buying or refinancing real estate?

Someone who wants/needs to refinance?

Someone who wants to buy investment properties?

Do you know anyone paying more than \$1200 per month in rent?

Please provide their name and phone number if you would like us to contact them:

Name: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

### THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE REFINANCING

If property taxes are due, do you want to incorporate them into the loan amount or would you prefer to pay them out of pocket at closing?  in the loan  out of pocket

If there are closing costs, would you like to incorporate them into the loan amount or would you prefer to pay them out of pocket at closing?  in the loan  out of pocket

Do you want to receive any "cash out" as a result of this transaction (paying off credit cards, home improvements, investments, assisting a family member, etc.)? If yes, how much? \$\_\_\_\_\_

Would you like to set up a home equity line of credit as part of this transaction?  Yes  No, thanks

Do you currently have a 2<sup>nd</sup> or 3<sup>rd</sup> mortgage or a home equity line of credit secured by your home?  Yes  No If yes, do you want this loan/line to be paid off as part of this transaction or do you wish to keep it if possible?  
 Keep it  Pay off and close it  Set up a new loan/line after

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# THE MORTGAGE

*Concierge Program*

## ***New Home Profile*** (Purchase and Pre-Approvals Only)

**We have created this profile to help you find just the right home. With this vital information your Realtor will use their computer data base to narrow your search; provide homes for sale that match your profile; and help you find the perfect home.**

Sample Zip Codes / City Names you are interested in: \_\_\_\_\_

Is there a particular school district you are trying to stay in? \_\_\_\_\_

Any particular schools? \_\_\_\_\_

Price Range: From \$\_\_\_\_\_ to \$\_\_\_\_\_

Age Preference: \_\_\_ New Construction \_\_\_ <10 years old \_\_\_ <30 years old \_\_\_ Other: \_\_\_\_\_

Preferred number of Bedrooms \_\_\_ 1 \_\_\_ 2 \_\_\_ 3 \_\_\_ 4 \_\_\_ 5 \_\_\_ Other: \_\_\_\_\_

Preferred number of Bathrooms \_\_\_ 1 \_\_\_ 2 \_\_\_ 3 \_\_\_ 4 \_\_\_ 5 \_\_\_ Other: \_\_\_\_\_

Preferred Square Footage Between \_\_\_\_\_ and \_\_\_\_\_ square feet

Property Types you will consider \_\_\_ House \_\_\_ Condominium \_\_\_ Town home \_\_\_ Mobile Home \_\_\_ Manufactured

Property Attributes (check all that are acceptable)

\_\_\_ Single Story \_\_\_ Multi-Story \_\_\_ High Rise / Loft \_\_\_ Gated Community

\_\_\_ Near the beach \_\_\_ Beach View \_\_\_ Near a freeway \_\_\_ No CC&Rs

\_\_\_ Fixer (cosmetic) \_\_\_ Fixer (major) \_\_\_ RV Parking \_\_\_ Pool / Spa

\_\_\_ Other: \_\_\_\_\_

Preferred Garage: \_\_\_ 1 or more \_\_\_ 2 or more \_\_\_ 3 or more \_\_\_ 4 or more \_\_\_ attached parking

Preferred Acreage: \_\_\_ none \_\_\_ 0.25 - 0.50 \_\_\_ 0.50 - 1.00 \_\_\_ > 1.00 \_\_\_ rural

Where in the County do you work? \_\_\_\_\_ Do you \_\_\_ Drive \_\_\_ Carpool \_\_\_ Take Bus/Trolley

Please describe any other preferences you would like considered:

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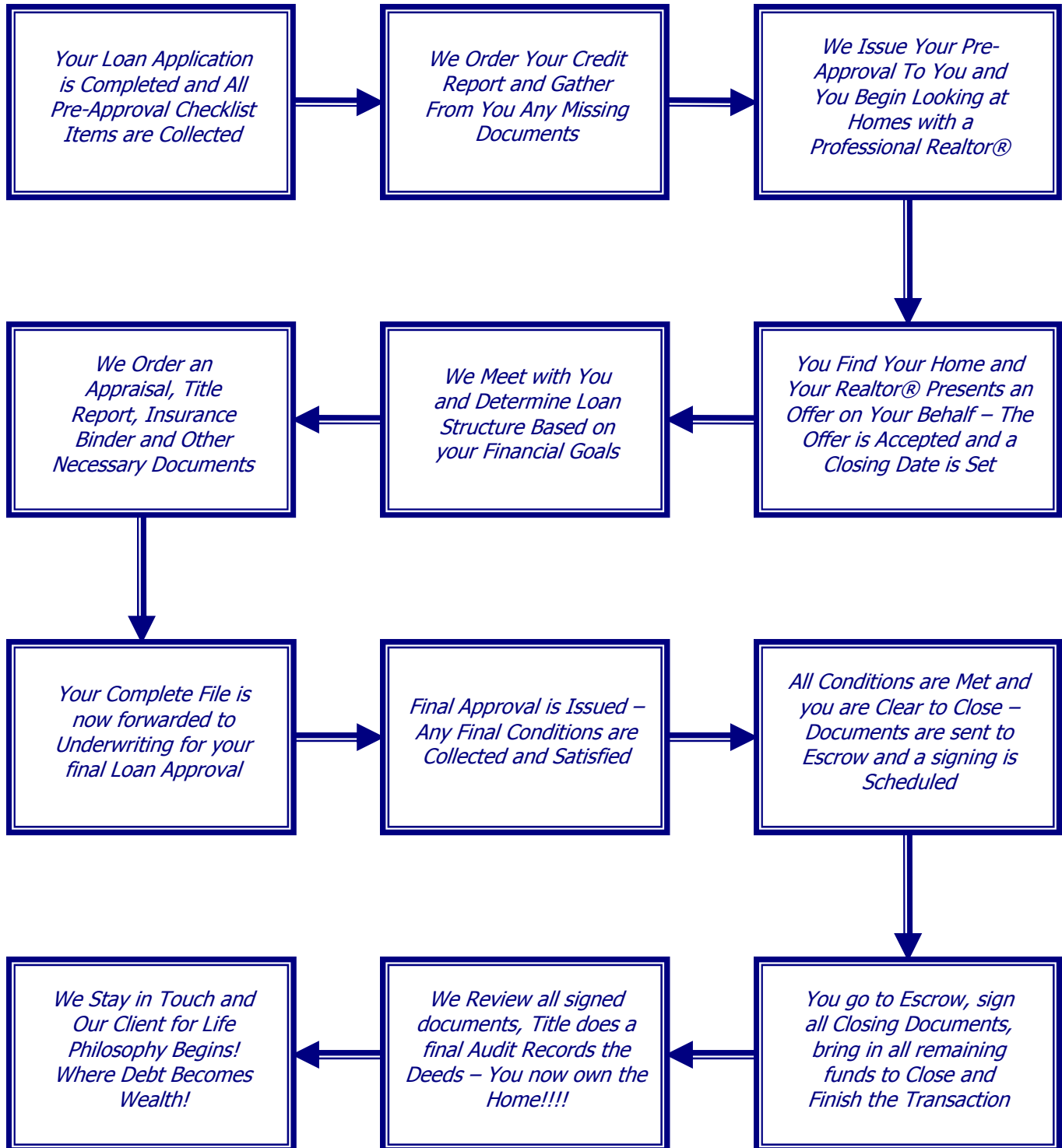
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# THE MORTGAGE Concierge Program

## THE PROCESS – For Buying a Home



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## ***TIPS FOR A SMOOTH LOAN APPROVAL***

**Here is a list of helpful tips to ensure an effortless loan process. These DO's and DON'Ts will help avoid any delays with your loan approval.**

**DO** continue making your mortgage or rent payments

**DO** stay current on all existing accounts

**DO** keep working at your current employer

**DO** keep your same insurance company

**DO** continue living at your current residence

**DO** continue to use your credit as normal

**DO** call us if you have any questions

**DON'T** make a major purchase (car, boat, jewelry, etc.)

**DON'T** apply for new credit (even if you seem pre-approved)

**DON'T** open a new credit card

**DON'T** transfer any balances from one account to another

**DON'T** pay off charge-offs without a discussion with us first

**DON'T** pay off collections without a discussion with us first

**DON'T** buy any furniture

**DON'T** close any credit card accounts

**DON'T** change bank accounts

**DON'T** max out or over charge on your credit card accounts

**DON'T** consolidate your debt into 1 or 2 credit cards

**DON'T** take out a new loan

**DON'T** start any home improvement projects

**DON'T** finance any elective medical procedures

**DON'T** open a new cellular phone account

**DON'T** join a new fitness club

**DON'T** pay off any loans or credit cards without discussing it with us

**DON'T** transfer funds between different bank accounts while in escrow

**DON'T** accept any GIFT money until we first discuss what documentation is necessary

**If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.**

# THE MORTGAGE

## Concierge Program

### ***Read what clients are saying about Penny Wilkinson...***

"I have used Penny Wilkinson of Dallas Funding over the past few years for both my clients' and my personal loans...and have always found her to be competent, caring, professional with GREAT follow-up and communication skills."

- V. Salmon

"Penny Wilkinson provided excellent service. She was always gracious, informative and pleasant in my dealings with her. She is very competent and knowledgeable."

- M. Castleberry

"I was very pleased with the professional and courteous manner with which Penny Wilkinson treated me. She was honest with me about my financial situation. She kept me informed of all transactions throughout the escrow period. It was a pleasure working with her."

- B. Dickens

"I have had dealings with many different businesses and services. Never has any of them surpassed the courtesy, diligence and follow through I received from Penny Wilkinson. I definitely recommend her for her products and professionalism."

- Vi. Payne

"As a Realtor, I have referred many clients to Penny Wilkinson of Dallas Funding. She goes far beyond the call of duty in solving problems, meeting unique needs and getting my clients approved and funded on time!"

- C. Roberts

"Penny, I just wanted to say thank you for all of your help on the closing of my condo. You made everything so easy for me and I appreciate it. "

- L. Blanchard

"Penny, thank you very much for everything! You were very helpful and I just wanted to say that I appreciate it. Look forward to working with you in the future."

- M. Pruden

"Thank you for everything you have done to help me with my house buying experience. You have really been helpful. Thank you for being there for me."

- D. Burk

"Thank you for all the work you do for Boyd on these loans. We really appreciate all the help you gave and all the effort you put into these transactions"

- J. Smith

"Hi Penny!! Thank you so much for your continuing concern and support. The condo is now rented... yippee!! And, the lender is doing an escrow analysis to refund my portion of the supplemental bill already paid. You are such a blessing and thank God for you! "

- S. Gonnella

"Thank you so much for being a part of the team helping me buy in San Diego. Your gentle spirit, patience and efficiency truly helped me work through this process w/ minimal stress :) I will be sure to refer you to anyone I have the opportunity to... Be Blessed!"

- S. Gonnella

"Penny, with the first grey hairs emerging from my chin, a lifelong dream is realized; thanks to you. I would have attempted this until my entire head was silver, but I still have some fighting years left, and a place to hang my hat, thanks to you. Please know that my gratitude for your hard work is large, and I hope to see you and yours in the future. I'll invite you and your family to the house warming party in a few weeks. Here's to success!"

- G. Pudick, San Diego

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# FAX TRANSMITTAL FORM

TO:

FROM:

**Penny Wilkinson**

Clarion Mortgage Capital, Inc.

Fax **(619) 270-2558**

Name: \_\_\_\_\_

Phone: (    ) \_\_\_\_\_

Fax: (    ) \_\_\_\_\_

Email: \_\_\_\_\_

- Urgent  
 For Review  
 Please Comment  
 Please Reply

---

*Message:*

**The first step in the Mortgage Concierge Program is for you to review the attached Mortgage Planning Package, complete the confidential financial overview and fax it to my office as soon as possible. This will start your loan approval process.**

**My team will follow-up personally with you and schedule a convenient phone appointment for the Mortgage Needs Analysis. This step in the program is designed to help you better understand the loan process and determine which loan best meets your financial needs.**

**I am looking forward to the opportunity to discuss your loan options in greater detail. I appreciate you and value your business.**

**Sincerely,**

**Penny Wilkinson**

*Mortgage Banker*

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