



**2005 4Q  
BANKRUPTCY MAILING**

**VBS STRATEGY:**

Mail Nth name selection of Baltimore City, Baltimore County & Howard County Zip Codes in waves of 500 per week.

Use Double Window Envelopes, using Check Stock and Live Stamps to get mail opened immediately and drive response.

Track Performance by Zip Code via telephone.

**SPECIFICATIONS:**

- Creative: Check Forms
- Color: Green
- Create: Bank name, routing number, account number so it is not possible to cash the check. Line over signature line: "Please call to activate this check".
- Double Window Envelope:
- Mailing Address: Prospects' NACSZ
- Return Address: CLIENT N. Hilton Avenue, Suite 500 Baltimore, MD 21216
- Live Stamp: To get letter opened immediately. It's not junk mail!

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(VBS Client)  
Bankruptcy Mailing - Copy

Jane Q. Sample  
1111 Main Street  
Anywhere, USA, 00000-0000

**Exit Chapter 13 Bankruptcy: Get rid of debt. Get up to \$5,000.00 or more in cash for a fresh start!**

Dear Ms. Sample:

(VBS Client) can help remove your bankruptcy burden now, help you improve your credit rating, help preserve your ability to buy your next home quickly and give you up to \$5,000 cash (or more depending on home's equity) to get a fresh start.

Sometimes bad things happen to good people...like loss of a job, illness divorce...which can place unmanageable financial pressures on homeowners, who are then often advised to file for Chapter 13 bankruptcy "protection".

You probably acted on such "advice" to protect your home but you weren't prepared for the impact that decision is having on you life...right now. Now you know agreeing to Chapter 13 bankruptcy is more like a jail sentence than a solution to improve your quality of life.

Here's why:

- Trustee payments are often **higher** than your payments before bankruptcy "protection".
- Zero tolerance environment places you in default if you miss a single payment.
- Secured debt, interest and penalties are not forgiven

It's not surprising 70% of homeowners fail to complete their bankruptcy agreements.

You need a solution now that helps you retire your bankruptcy debt.

(VBS Client) buys houses to help homeowners create immediate opportunities to exit bankruptcy quickly... and with enough money for a fresh start.

If you are locked in a Chapter 13 Bankruptcy Agreement and even if you have first and second mortgages, (VBS Client) will buy your house in any condition, plus give you cash and flexible moving terms to help you transition to your new home.

Make the decision now to get your life back to normal.

Call (VBS Client) at telephone... (410-000-0000).

John Owner, President  
(VBS Client)

**P.S. Call (VBS Client): Exit Chapter 13 Bankruptcy. Get rid of debt. Get up to \$5,000.00 in cash or more for a fresh start!**