

Dear H. R. Friends,

Our goal is to help your employees achieve the American Dream of Homeownership....In lieu of what is happening to our economy, we want to continue to build. The first place to build is with family and home and keeping healthy thoughts about our jobs.

Our economy has deteriorated, in large part, due to the awful sub-prime loans that were created to help credit challenged borrowers purchase a home.

Unlike the terrible sub-prime loans that were not in the best interest of the borrower, lender or the investor, the new payroll deduction process will be protecting the interest of all parties.

We need your help to accomplish this goal.

As the new specialty division within a servicing company, American Dream Journeys will be implementing the payroll deduction. We will initiate the payroll deduction / mortgage payment procedure with our borrower's employer in the origination stage of the loan process. Payroll deduction will be easy to set up as ACH is already in place with most companies across the nation.

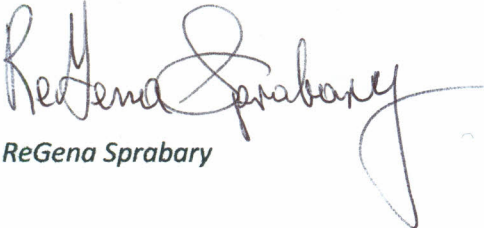
American Dream Journeys would love to hear from you on this. Please email: rsprabary@americandreamjourneys.com and give us your thoughts and endorsement.

Recently 10,000 Realtors marched on Washington with a message: Housing is key.....Tell Congress in no uncertain terms that to get the economy moving again, it must stimulate housing and the real estate market. I agree with that message.

Let's face it, due to the present economy, we are going to see more and more credit challenged borrowers. The key I think is to keep the wheels of commerce rolling.

Please join us in moving forward and affecting positive change.

Best Regards,


ReGena Sprabary

