

IF YOU RECEIVED THIS FAX IN ERROR AND WOULD LIKE TO BE REMOVED PLEASE CALL: **800-658-8133**

Wall Street News Bulletin

Shares OUT: 90,000,000
 Float (est.): 9,200,000
 Low Price: \$0.05
 High Price: \$0.43
 Current Price: \$0.11

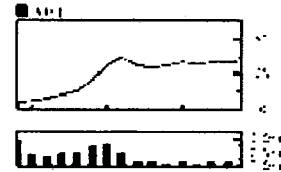
June 22, 2004

American Television and Film Company

<http://www.AmericanTVandFilm.com>

(OTC: ATFT)

ATFT UP over 800% and STILL CLIMBING!



ATFT acquire a 50 % ownership stake in the new reality television show "STAG," which is already in production.

BREAKING NEWS!

- 4/29/04: **ATFT welcomes Edward Fishman to its Board of Advisors.** Mr. Fishman was the founder of the "Players Club", the largest gaming association club of its type in the world. **Fishman and his partners, including Merv Griffin, sold the company to Harrah's for \$425 million...**
- 4/26/04: ATFT est. 2004 revenues at approx. \$1.2 million, 2005 at \$5 million and 2006 at \$8 million...
- 4/15/04: **ATFT Signs World Heavyweight Champion Larry Holmes to Star in Reality-TV Boxing Show...**

NBC and FOX are betting that The Next Big Wave in Reality-TV is Boxing and have already bet their Money on it! **With the signing of Larry Holmes, ATFT has associated itself with NBC & FOX and deserves ATTENTION!**

After several discussions with the CEO of ATFT **this story just had to be told!** ATFT is an exciting New Public Company with several projects in development and a bright future! **Just one of ATFT's projects is the "American Champion" Reality-TV Boxing Show.**

NBC Licenses REALITY-TV BOXING for \$40 M!

- NBC licensed "The Contender" boxing reality show for \$2 million an episode, plus a portion of the advertising time (over \$40 million),
- ATFT teamed up with **World Heavyweight Champion Larry Holmes to star in "American Champion"**. ATFT's "American Champion" is scheduled to shoot in Vegas this fall.
- FOX licensed Oscar de la Hoya to develop a series tentatively called "The Next Great Champ,"

The "AMERICAN CHAMPION" Reality-TV show takes 10 amateur fighters competing over 11 weeks, with the winner given a chance at a Real Rocky Story fighting the World **Heavyweight Champion Larry Holmes**. If they beat Larry Holmes, they win cash prize and the American Championship Belt! <http://www.AmericanChampionTV.com>

No secret Reality-TV is hot: American Idol, Survivor and The Apprentice rank in TV's top 5, and even eclipsed the departing Friends. Reality TV is good for business and here to stay.

- **ABC, CBS and NBC each spend more than \$1.5 billion a year on programming:** FOX, about \$775 million, cable's TNT about \$545 million, USA Network about \$283 million and MTV, \$227 million
- **Reality-TV shows cost from \$500,000 to \$700,000 for a new series compared to \$1.2 million for a typical drama or sitcom or an estimated \$2.3 million for a hit like "West Wing" on NBC.**

SO WHY ATFT? Here's a few Considerations

1. NBC and FOX have already bet, with Their Money, that The Next Big Wave in Reality-TV is Boxing!
2. ATFT signed **World Heavyweight Champion Larry Holmes to Star in the "American Champion" Reality-TV boxing show.**
3. ATFT recently announced revenues for 2004 to 2006 with a **666% increase by 2006**
4. ATFT is a tightly held NEW public company with unlimited potential and dedicated to building a strong profitable company for its investors!

It appears that television is primarily going to be a reality-driven medium. **PAY VERY CLOSE ATTENTION to ATFT, which is already UP 800% and still Climbing! How long can you afford to wait!**

Certain information included herein is forward-looking within the meaning of the Private Securities Litigation Reform Act of 1995, including, but not limited to, statements concerning manufacturing, marketing, growth, and expansion. Such forward-looking information involves important risks and uncertainties that could affect actual results and cause them to differ materially from expectations expressed herein. Information, opinions and analysis contained herein are based on sources believed to be reliable, but no representation, expressed or implied, is made as to its accuracy, completeness or correctness. The data contained herein is subject to change without notice. WSNB accepts no liability for any losses arising from a person's reliance on or use of this information. This information is for informative purposes only, and is neither a solicitation to buy nor an offer to sell securities. WSNB has received two million free trading shares for the construction and circulation of this information. WSNB and its affiliates or officers may hold or sell common shares, of mentioned companies, in the open market without notice. As always please do your own due diligence. On technical analysis may from time to time cause the target price to fluctuate without notice. Affiliates of WSNB hold an additional six million free trading shares. ATFT may require additional capital to realize its business plan and continue as a going concern.

WALL STREET STOCKS

Early Edition

SPECIAL EDITION

****READ THE FULL REPORT - CALL 1-402-951-5501 FILE #872 AND RECEIVE THE FULL REPORT NOW!****

Wall Street Stocks - TWTN STRONG BUY

Featuring: Twister Networks – OTC: TWTN
 Ticker Symbol: (OTC Pinksheets) TWTN
 Recent Price: \$0.69
 Target Price: \$4.00

BUY THIS STOCK!

TWTN Offers Ground Floor Opportunity

In 1999 only 2 million Chinese had web access. By July of 2003, that number had grown to 68 million (second only to the United States).

TWTN sells for \$0.69 a share. Soon, almost 100,000,000 million will be able to use Twister Networks to make long distance phone calls over the Internet. Expect that share price to increase – significantly.

Get in under the radar. Buy OTC: TWTN. The big telecommunications companies are making headlines and paving the way for VoIP. This is keeping the attention off of Twister Networks. Too bad for others but good for you. TWTN is one of those buy low opportunities that may come around just once in a life time.

Why Invest in the VoIP

It's the old story of supply and demand. One hundred million Chinese and Vietnamese with Internet access can choose to pay more yuan for long distance calls (by using their cellphones) or less yuan by utilizing Twister Networks VoIP. Add to this the fact that Twister will be marketing it's products here in the States as well. Another very important factor to consider is; AT&T, Sprint and the other giants in the telecommunications industry are getting into VoIP in a big way. One might think this would hinder Twisters ability to gain market share. Truth is, when the big guys within an industry enter into a new technology (like VoIP) it gives the technology acceptance and credibility. From that point, the customer looks for the best deal and that will be TWTN.

Disclaimer: Wall Street Stocks WSS provides information on selected companies that WSS believes have investment potential. WSS is not a registered investment advisor or broker-dealer. This report is provided for information service only and the statements and opinions in this report should not be construed as an offer or solicitation to buy or sell any security. WSS accepts no liability for any loss arising from and investor's reliance or use of this report. An investment in TWTN is considered to be highly speculative and should not be considered unless a person can afford a complete loss of investment. WSS has been retained to distribute this report on TWTN and has been paid to distribute this report by a third party in the amount of twenty-five thousand dollars. WSS and its officers, directors and affiliates may from time to time buy or sell TWTN shares in the open market without notice. This report contains forward looking statements which involve risks, and uncertainties that may cause actual results to differ materially from those set forth in the forward looking statements. Do your own due diligence.

To Be Removed From Our Database, Call Toll-Free At 800-658-8133.

TWTN Sets the Standard for VoIP

VoIP stands for *Voice over Internet Protocol*. In other words, it allows people and businesses to make long distance phone calls for up to 60% less by using an Internet connection.

The TWTN Plan...In the late 90's the Chinese government considered the Internet a threat. They restricted its use to the privileged few. Today, the government see's the Internet as a means of economic and cultural growth and it's promoting it's use. Twister Networks is positioned to enter the eastern (most populous) portions of China, as well as Vietnam and the United States. As popular as the Internet is in the West, the growth rate pales in comparison to the Far East. Over the last 5 years alone the number of Internet subscribers in China and Vietnam has risen from about 3 million to close to 100,000,000 and this extraordinary growth rate is expected to continue into the near future. Add to this the vastness of China and the fact that a great percentage of Vietnamese families are spread around the world. You can see why a low price Voice over Internet long distance solution like TWTN is...

A Strong Buy Recommendation!

What's Inside ...



Weather...

Temperatures are rising and so is Twister Networks – get it while it's HOT!



Money...

Expect TWTN share price to increase - significantly!



Sports...

The Running of the Bulls – led by TWTN!

ATTENTION: Business Owners & Individuals

Health Care for the Entire Family



Medical

Dental

Rx

Our Healthcare Program Includes:

- Hospital & Medical Network (over 600,000 doctors)
- \$10 RX Program (50,000 pharmacies nationwide)
- Dental (over 14,000 dentists nationwide)
- \$5,000 Emergency Room Benefits
- \$10,000 Accidental Death & Dismemberment
- 24 Hr. Live Nurse Hotline
- 60 Day Satisfaction Guarantee
- Personal Healthcare Advocate Program
- Access Rebate Program
- Extended Payment Options

**Call Today About Our
Special Offer!**

As Low As

\$59⁹⁵

Per Month.

**ALL Pre-existing
conditions accepted!**

NO limitations on usage!

**YOU can not be singled
out for rate increases
or cancellations!**

NO age restrictions!

CALL US TODAY!

1-866-370-0781


IF YOU RECEIVED THIS FAX IN ERROR AND WOULD LIKE TO HAVE YOUR NUMBER REMOVED FROM OUR DATABASE, CALL TOLL-FREE AT 800-658-8133

ONLY 4 DAYS LEFT!

DUE TO OVERWHELMING RESPONSE, SIGN UP NOW!

Last Chance To Learn QuickBooks!®

A Local QuickBooks® Professional In Every Class

Introductory Class May 6th, 2004
 LOCATION*:
Santa Cruz, CA 95003
 Class #: 95003-6-679
 SPONSORED BY:  - America's Largest QuickBooks Trainer
 *The seminar location is not affiliated with QB-Easy



MAJOR CROSS STREETS	
	Pacific Ave
★	Cathcart St

QuickBooks® Seminars

Introductory Class 9 am - 1 pm

Price: \$97 pp (\$87 each additional)

Stop hurting your cash flow and put an end to your bookkeeping nightmares for good. Fast-paced and informative training seminar. Not for Mac users.

Who should attend QuickBooks® Pro Training?

- Spouses who help with the books on a part-time basis
- Business owners who want to avoid mistakes and improve cash flow
- Partners looking for long-term answers to accounting problems
- Bookkeepers who need a better understanding of QuickBooks®

Is your business making critical mistakes? Learn these 15 solutions!

- Learn the 7 most common mistakes made with QuickBooks® and how to avoid them
- Learn the 3 time-saving methods needed to set up new clients & customers
- Learn the 5 steps of using QuickBooks® to increase your CASH FLOW!
- Our trainers use the software every day in their own business - they know it!

Call Toll Free & Sign Up Today!

(800) 709-0753



Opt-Out Instructions: We are strongly against sending unsolicited faxes to those who do not wish to receive our special broadcasts. You may have opted in to one or more of our affiliates requesting to be notified of any special offers we may run from time to time. We also have attained the services of an independent 3rd party to overlook list management and removal services. Please accept our apologies if you have been sent this fax in error. We honor all removal requests. To Be Removed From Our Database, Call Toll Free **800-668-8134**.

URGENT NOTICE

Last Chance To Learn QuickBooks!®

A Local QuickBooks® Professional In Every Class

Introductory Class June 17th, 2004

LOCATION*:

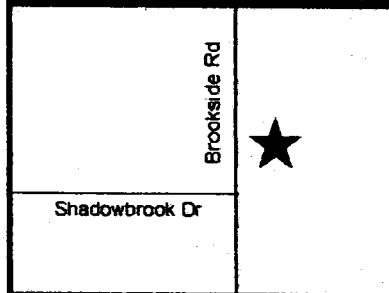
Stockton, CA 95219

Class #: **95219-6-100**

SPONSORED BY:  - America's Largest QuickBooks Trainer

*The seminar location is not affiliated with QB-Easy

MAJOR CROSS STREETS



QuickBooks® Seminars

Introductory Class 9 am - 1 pm

Price: \$97pp (\$87 each additional)

Stop hurting your cash flow and put an end to your bookkeeping nightmares for good. Fast-paced and informative training seminar. Not for Mac users.

Who should attend QuickBooks® Pro Training?

- Spouses who help with the books on a part-time basis
- Business owners who want to avoid mistakes and improve cash flow
- Partners looking for long-term answers to accounting problems
- Bookkeepers who need a better understanding of QuickBooks®

**SPOTS ARE
FILLING UP!
REGISTER
NOW!**

Is your business making critical mistakes? Learn these 15 solutions!

- Learn the 7 most common mistakes made with QuickBooks® and how to avoid them
- Learn the 3 time-saving methods needed to set up new clients & customers
- Learn the 5 steps of using QuickBooks® to increase your CASH FLOW!
- Our trainers use the software every day in their own business - they know it!

Register Today Before It's Too Late!

Call (800) 709-0752



Opt-Out Instructions: We are strongly against sending unsolicited faxes to those who do not wish to receive our special broadcasts. You may have opted in to one or more of our affiliates requesting to be notified of any special offers we may run from time to time. We also have attained the services of an independent 3rd party to overlook list management and removal services. Please accept our apologies if you have been sent this fax in error. We honor all removal requests. To Be Removed From Our Database, Call Toll Free **800-658-8134**.

Make Money By Learning QuickBooks®

A Local QuickBooks® Professional In Every Class

Introductory Class April 1st, 2004

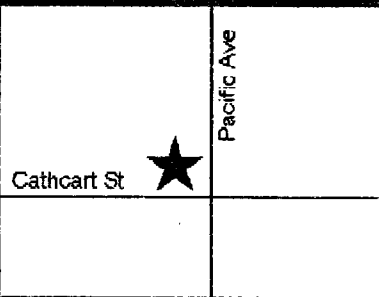
LOCATION*:

Santa Cruz, CA 95003

SPONSORED BY:  - America's Largest QuickBooks Trainer

*The seminar location is not affiliated with QB-Easy

MAJOR CROSS STREETS



Who should attend QuickBooks® Pro Training?

- Spouses who help with the books on a part-time basis
- Business owners who want to avoid mistakes and improve cash flow
- Partners looking for long-term answers to accounting problems
- Bookkeepers who need a better understanding of QuickBooks®



Is your business making critical mistakes? Learn these 15 solutions!

- Learn the 7 most common mistakes made with QuickBooks® and how to avoid them
- Learn the 3 time-saving methods needed to set up new clients & customers
- Learn the 5 steps of using QuickBooks® to increase your CASH FLOW!
- Our trainers use the software every day in their own business - they know it!

Two Easy Ways To Register. Sign Up Today!

Call (800) 609-1875

**or Fax this completed registration Toll-Free to
(800) 609-1874**

QuickBooks® Seminars

Introductory Class 9 am - 1 pm

Stop hurting your cash flow and put an end to your bookkeeping nightmares for good. Fast-paced and informative training seminar. Not for Mac users.

YES, register me for the QB-Easy QuickBooks® 4-Hour introductory Class. Only \$97 for the 1st person and \$87 for each additional person.
(Includes 136 page workbook)

Select date(s): April 1st, 2004

Company _____

Name _____ 2nd Attendee _____

Address _____ City _____ St: _____ Zip _____

Phone _____ Fax _____ Email _____

A Valid Fax and Email is required for registration confirmation

Payment Info (Circle) MC VISA AMEX

Class #: 95003-6-679

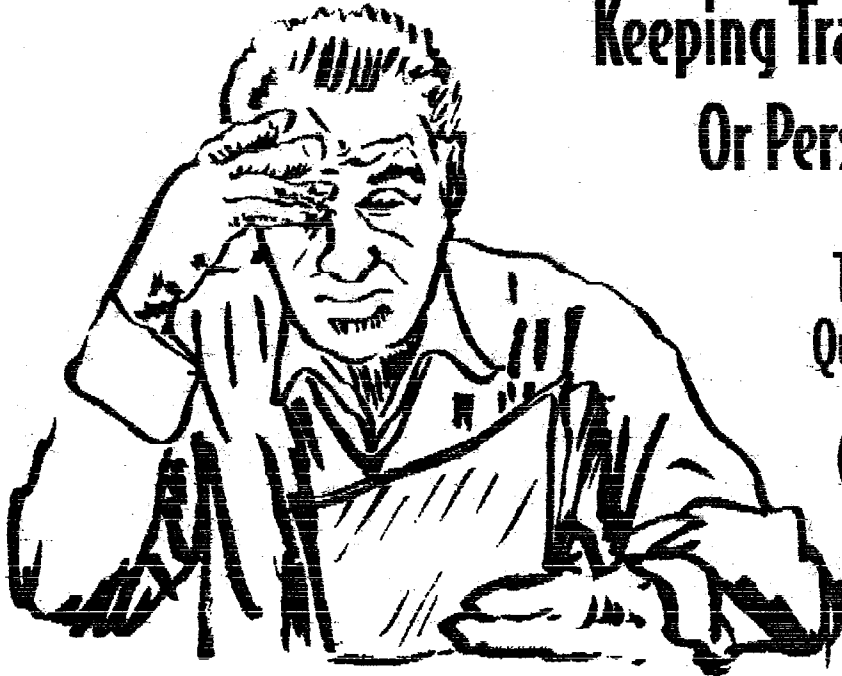
Number _____ Exp Date _____

Name on Card _____ Signature _____

Opt-Out Instructions: We are strongly against sending unsolicited faxes to those who do not wish to receive our special broadcasts. You may have opted in to one or more of our affiliates requesting to be notified of any special offers we may run from time to time. We also have attained the services of an independent 3rd party to overlook list management and removal services. Please accept our apologies if you have been sent this fax in error. We honor all removal requests. To Be Removed From Our Database, Call Toll Free **800-658-8134**.

ARE YOU FRUSTRATED...

Keeping Track Of Your Business Or Personal Accounts?



Then you need to attend our QuickBooks® Learning Seminar

only \$97 p.p.

(\$87 each additional person)

Seminar Location*

Introductory Class June 17, 2004

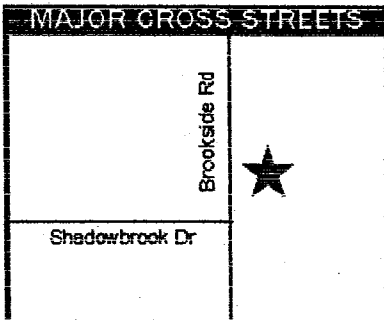
**3520 Brookside Rd.
Stockton, CA 95219**

SPONSORED BY:  - America's Largest QuickBooks Trainer

*The seminar location is not affiliated with QB-Easy

**QuickBooks® Seminars
Introductory Class 9 am - 1 pm**

Stop hurting your cash flow and put an end to your bookkeeping nightmares for good. Fast-paced and informative training seminar. Not for Mac users.



Call Toll-Free Today To Sign Up!

(800) 709-0757

Class Size Is Limited...Register Early!

Class#: 95219-6-100



Opt-Out Instructions: We are strongly against sending unsolicited faxes to those who do not wish to receive our special broadcasts. You may have opted in to one or more of our affiliates requesting to be notified of any special offers we may run from time to time. We also have attained the services of an independent 3rd party to overlook list management and removal services. Please accept our apologies if you have been sent this fax in error. We honor all removal requests. To Be Removed From Our Database, Call Toll Free **800-658-8134**.

California Company Refinancing California Homes

Any Credit or Income

Your Home

Your Loan

Your Terms

Your Payments

- * No Limit On Cash
- * Pay Off Credit Debt
- * Home Improvement
- * Lower Your Payments
- * Be Happy ☺



Your Loan Consider It Done.

Call Now!
Se Habla Español **800-697-0996**

To Be Removed From Our Database, Call Toll-Free At 800-658-8133.

California Company Refinancing California Homes

Any Credit or Income

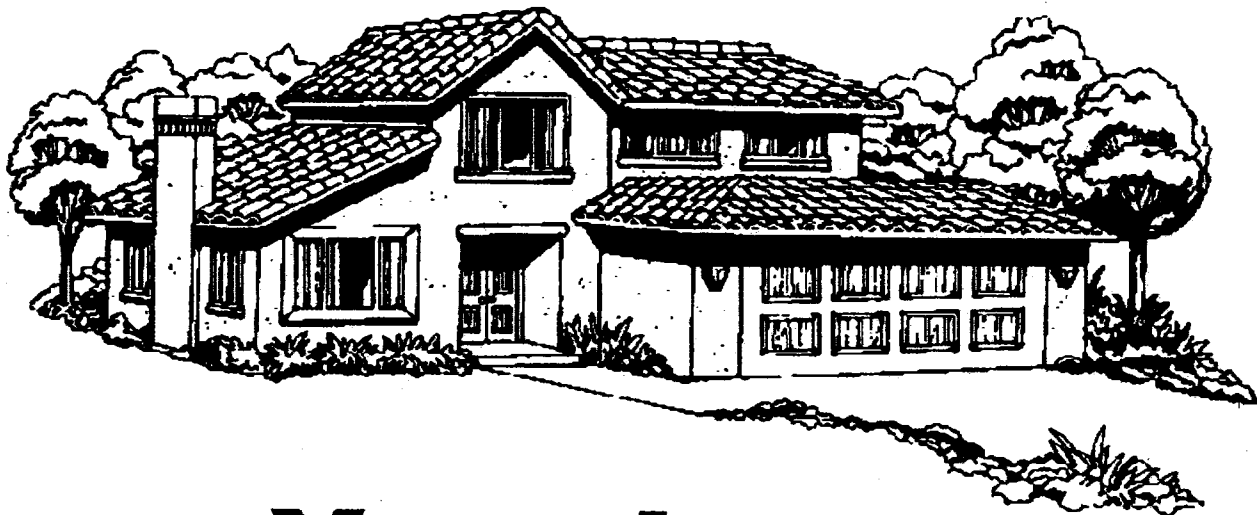
Your Home

Your Loan

Your Terms

Your Payments

- * No Limit On Cash
- * Pay Off Credit Debt
- * Home Improvement
- * Lower Your Payments
- * Be Happy 😊

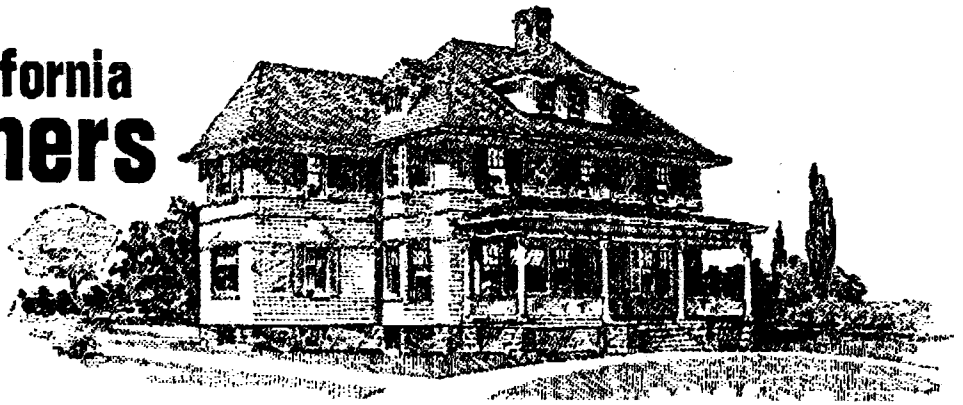


Your Loan Consider It Done.

Call Now!
Se Habla Español **800-709-0768**

To Be Removed From Our Database, Call Toll-Free At 800-658-8133.

Attention California
Homeowners



Is This A Good Time To **REFINANCE?**

1. Can I get a good loan regardless of my credit or income?
2. How much CASH can I get out of my house?
3. How fast can I get that CASH?
4. How much will I save each month by paying off all my bills?
5. How low will my payments go by refinancing today?
6. Can I get a better home loan than the one I have today?

For Answers To These
and
All Other Mortgage Questions Call
Mortgage Solutions Today At

800-709-0768

TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Finally...A California Company Specializing in Refinancing California Homes

Any Credit or Income

Your Home!

Your Loan!

Your Way!

- ✓ No Limit On Cash Outs
- ✓ Pay Off All Your Debt
- ✓ Home Improvement
- ✓ Lower Your Monthly Payments
- ✓ ----- Be Happy ☺ -----



Your Loan Consider It Done.

Call Now!
Se Habla Español **800-709-0768**

To Be Removed From Our Database, Call Toll-Free At 800-658-8133.

SAVE MONEY...

PURCHASE OR REFINANCE **NOW!**

Call Today For The Lowest Fixed Rates Available!

- Credit Card Lates OK!
- Mortgage Lates OK!
- Challenged Credit OK!
- Credit Score 540 And Up!
- Self Employed OK!
- Get Out Of Debt Now!



Adjustable Rates
as low as

1.95%

Pre Approvals
Within *Minutes!*

“Rates haven’t been this low in 40 years!!!
Refinance now, consolidate debts,
and lower your payments.”

EVEN IF YOU’VE BEEN TURNED
DOWN, CALL US NOW...

800-697-0996

Restrictions May Apply.

TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Save Money...

We Still Have Last Months Rates

Available!



- Any Credit!
- Any Income!
- Bankruptcy OK!
- Get Cash!
- Pay Off Your Bills!
- Home Improvements!

Don't Wait
For Rates To Rise!

CALL TODAY!

"We saved over \$500 a month while refinancing our home. We were able to add an additional room to the house for our growing family, while still saving money on our payments! Thank you so much for your help!"

Mike and Samantha White

*99%

of Our Refinance Clients

Get Approved

Regardless of CREDIT or INCOME we CAN

get you **Re-Financed TODAY!**

Call Now! Open 7 Days A Week! Se Habla Espanol!

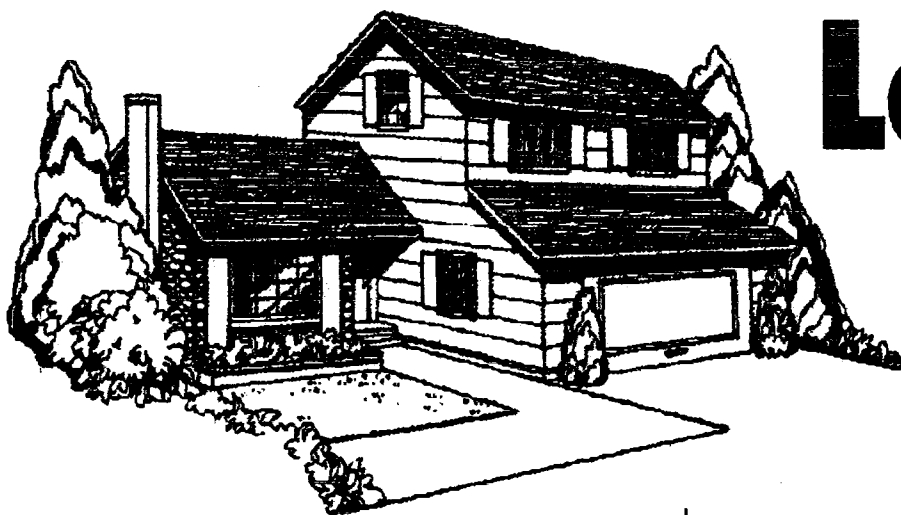
800-752-3770



TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Save Money NOW...

While Rates Are Still Low!



- Any Credit!
- Any Income!
- Bankruptcy OK!
- Get Cash!
- Pay Off Your Bills!
- Home Improvements!

Give us a call today! Our friendly mortgage experts will give you an approval within 7 minutes...and **99%** of our refinance applicants get approved **REGARDLESS** of CREDIT or INCOME!

"I saved over \$300 a month refinancing my home. I'm now able to eliminate my credit card debt while saving money on my mortgage payments. Thank you so much for your help and professionalism!"

D. Anderson

Call Now! Open 7 Days A Week! Se Habla Espanol!

800-752-3770



TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

LOWEST RATES IN 45 YEARS...

REFINANCING Homes In Southern California
Just Got a Lot Easier...

***ANY
CREDIT**

*Se Habla
Español*

***ANY
INCOME**

GET CASH...

PAY OFF YOUR BILLS

MAKE HOME IMPROVEMENTS

**BK
OK**

**7 Minute
Approval**

Call Now!

Open 7 Days a Week!

***99% of Our Refinance Clients Get Approved
Regardless of CREDIT or INCOME**

(800) 670-6024



Lowest Rates in 45 Years!

***Any Credit!** ***Any Income!** **7 Minute Approval**

Call Now!

Get Cash!
Pay Off Your Bills
Make Home Improvements



***BK OK!**

***99% of Our Refinance Applicants Get Approved
Regardless of Credit or Income**

Open 7 Days a Week!

Se Habla Espanol!

Call Now! (800) 752-3770



To Be Removed From Our Database, Call Toll-Free At 800-658-8133.

LOWEST RATES IN 45 YEARS!

REFINANCING Homes In Southern California
Just Got A Lot Easier..

***ANY
CREDIT**

**GET \$\$\$... PAY OFF YOUR BILLS
MAKE HOME IMPROVEMENTS**

***ANY
INCOME**



**BK
OK**

***99% of Our Refinance
Clients Get Approved**

**7 Minute
Approval**

Regardless of CREDIT or INCOME

**Call Now! Se Habla Español
800-752-3770**

Open 7 Days a Week!

Lowest Mortgage Rates Available Today!



*Approval In 30 Min
Over The Phone!*



4.375 %

Fixed - 30 Years

1.95 %

Variable

REFINANCE NOW! PURCHASES OK!

- **Bankruptcy No Problem!**
- **Foreclosures No Problem!**
- **Bad Credit No Problem!**
- **Self Employed No Problem!**

Please Call Us As Soon As Possible. Rates May Change!!

800-880-3475

Lowest Mortgage Rates Available Today!



*Approval In 30 Min
Over The Phone!*



4.375 %^{*}
Fixed - 30 Years

1.95 %
Variable

REFINANCE NOW! PURCHASES OK!

- Bankruptcy No Problem!
- Foreclosures No Problem!
- Bad Credit No Problem!
- Self Employed No Problem!

Please Call Us As Soon As Possible. Rates May Change!!

800-880-5526

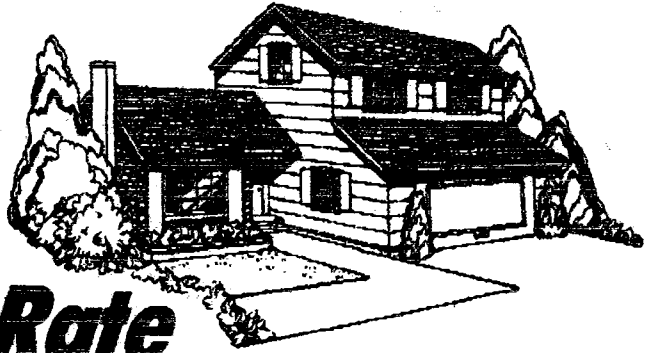
*Based on timely payment award program

You'll find that this is the

LOWEST

Mortgage Rate

Available Today!



Rates Start
As Low As...

1.95%

Ask About Our **PICK - A - PAYMENT** Program

Loan Amount	Minimum Payment	30 Year Payment
\$100,000	\$367	\$531
\$200,000	\$734	\$1,063
\$300,000	\$1,101	\$1,594
\$400,000	\$1,468	\$2,125

Annual Percentage Rate 5.29%

What Are Your Needs?

- Bankruptcy (7 or 13 No Problem)*
- Home Improvement Loans*
- Purchase A New Home*
- Low & No Documentation Loans*
- Debt Consolidation*
- Self-Employed*
- Refinance NOW!*
- Adjustable Rate Mortgage*
- Cash Out Your Equity*
- No Asset Verification*

...We Do It All!!

Call Now!
Rates May Change!

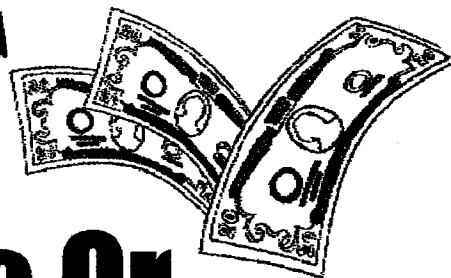
800-880-5124

Conf #
Mort 08

*The availability of the advertised rates is not guaranteed and is subject to change without notice. *Offer subject to availability. *Certain restrictions may apply.

TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Possible Rate Increase At The End
Of The Month... Refinance **NOW!**



Purchase Or Refinance **NOW!**



Adjustable Rates
as low as

1.95%

**WE HAVE THE LOWEST
FIXED RATES AVAILABLE!**

- Credit Card Lates OK!
- Mortgage Lates OK!
- Challenged Credit OK!
- Credit Score 540 And Up!
- Self Employed OK!
- Get Out Of Debt Now!

Interest Only Payments:

Loan amount \$100,000	Monthly payment = \$291.67
Loan amount \$200,000	Monthly payment = \$ 83.33
Loan amount \$300,000	Monthly payment = \$ 75.00
Loan amount \$400,000	Monthly payment = \$1,166.67

**EVEN IF YOU'VE BEEN TURNED DOWN
BY SOMEONE ELSE, CALL US NOW...**

800-697-0996

Restrictions May Apply.

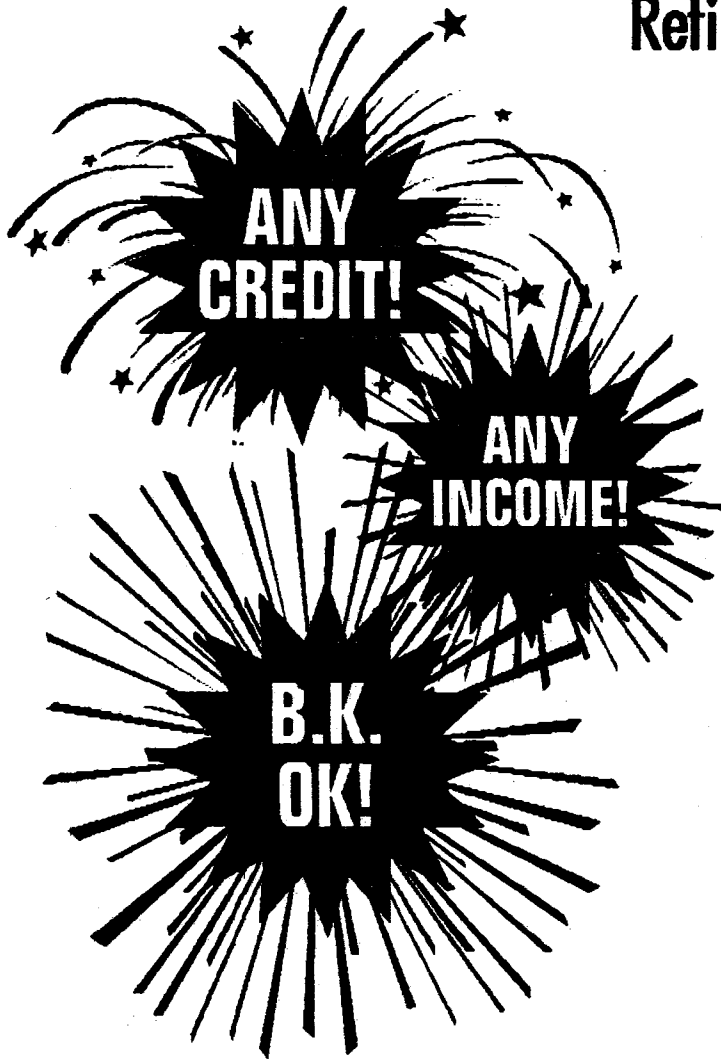
To Be Removed From Our Database, Call Toll Free At 1-800-658-8133.

ATTENTION HOMEOWNERS:

Summer Rates Are Rising!

Hurry Before It's Too Late!

Finally A California Company Specializing In
Refinancing California Homes!!!



- Home Improvements!
- Pay Off All Your Bills!
- Get Unlimited Cash!
- Lower Monthly Payments!
- 7 Minute Approval!

99% of our refinance applicants get approved...
REGARDLESS of **CREDIT** or **INCOME!**

"I should have called you first to refinance my home. I would have saved over \$300 more per month, with a lot less headaches."

S. Watson

We Will Get Your Loan Done!

Call Now! Open 7 Days A Week! Se Habla Espanol!

800-670-6036



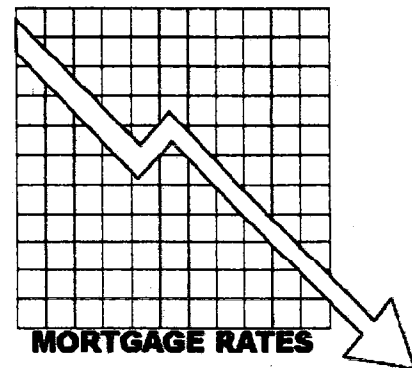
TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Mortgage World News

RATES PLUNGING!

Rates Available From
1.25% to 4.625%

- **Refinance**
"I saved over \$1,000 per month!" - C. Parker
- **Home Equity**
- **Bad Credit/No Credit - No Problem!**
"With all of my credit problems, I still got approved!" - T. Smither
- **Bankruptcy/Foreclosure OK!**
- **New Purchase**
- **No Income/Asset Verification**
- **Low & No Documentation Loans**
- **Up To 100% Financing -**
Even with BRUISED CREDIT!



**"Mortgage rates
decline after
two week increase."**

~ *Washington Press*

**"Mortgage rates
on the retreat."**

~ *California News*

**"Homeowners rush
to take advantage of
these new low rates."**

~ *Mortgage Service Network*

Call Today! Get Pre-qualified Over the Phone!



800-880-3421 Mort 20

TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

**FACSIMILE
COVER SHEET****Mortgage Services**

To: All Employees From: Steven Anderson
Re: Reduced Loan Rates
Notes: Here are the low rates that you requested for your employees, along with other loan amounts we have available.

Per Your Request:

I think you will find that this is the lowest mortgage rate available today. **Rates have never been lower!** You must call us soon before these low rates end.

1.95 % NO POINTS

Loan amount \$100,000	Monthly payment = \$ 367
Loan amount \$200,000	Monthly payment = \$ 734
Loan amount \$300,000	Monthly payment = \$1,101
Loan amount \$400,000	Monthly payment = \$1,468

Annual Percentage Rate 4.17%

**Bruised Credit? No Problem!
Refi or Cash Out! Immediate Approval!**

Please call me as soon as possible. Rates may change!!

800-713-0587

To Be Removed From Our Database, Call Toll-Free At 800-658-8133.

Great People Living In **Great Homes**
 Deserve **Great Loans** Regardless
 Of Their Credit Or Income!



Your Home, Your Loan, Your Way!

California Company Specializing in California Homes!

- No Limit On **Cash**
- Pay Off Credit Debt
- Home Improvements
- **Lower** Your **Payments**
- Be Happy ☺



Call Now!
Se Habla Español

800-709-0768

Attention Homeowners: If Your Looking To...

- Refinance
- Cashout
- Consolidate Debt



Take Advantage of the **Lowest Interest Rates** Available Today!

We have Only **\$15 million dollars** available to lend.

- Bankruptcy No Problem!
- Bad Credit Is OK!
- Foreclosure No Problem!
- Self-Employed OK!

1.25 % - NO POINTS*

Instant Phone Approval! **800-573-1242**

*Based on APR 4.880%. 30 year loan amortization. **Subject to final lender approval and appraisal review.



FREE Bonus Vacation • Free Bonus Vacation • Free Bonus Vacation

When you close your loan, receive a **FREE Mexican Dream Vacation** of your choice!

**5 Days / 4 Nights Accommodations In
Puerto Vallarta, Cancun, or Mazatlan!**

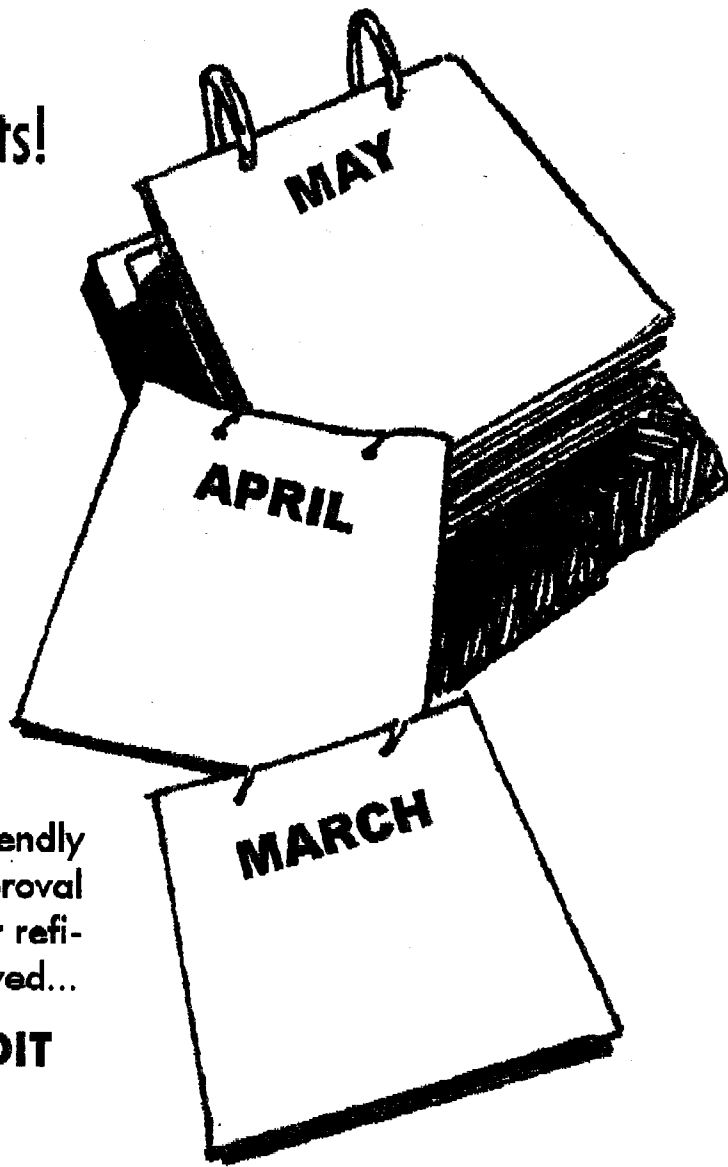
For detailed information about your Mexican Dream Vacation, visit www.themexicandream.com

TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Page 1

We Still Have Last Month's Rates!

- Home Improvements!
- Pay Off Your Bills!
- Any Credit!
- Any Income!
- Bankruptcy OK!
- Get Cash!



Give us a call today! Our friendly experts will give you an approval within 7 minutes. 99% of our refinancing applicants get approved...

**REGARDLESS of CREDIT
or INCOME!**

Call Now! Open 7 Days A Week! Se Habla Espanol!

800-752-3770



TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.

Start 2004 Off Fresh!!!
Pay Off All Your Bills!!!

Refinancing Homes In Southern California
 Just Got a Lot Easier...

Lowest Rates

Se Habla Espanol

***No Income Verification**

***100% Refinance Loans
 Home Improvements**

No Limit On Cash Outs

Pay Off Your Bills

***Bankruptcies
 Liens-Judgments**

Call Now!

Open 7 Days a Week!

7 Minute Approval

***99% of Our Applicants Get Approved**

Regardless of Credit or Income

Call Us!

(800) 670-6024



MORTGAGE

services, inc.

"I thought no one would be able to help me. Thank you so much".

B. Newman - Anaheim, CA.

Equal Housing Lender 

Convert Your Equity To CASH FAST!
 We can close your loan in 10 days!

<p>15 Year Fixed</p> <p>4.625%</p> <p>APR 4.924%</p>	<p>30 Year Fixed</p> <p>5.250%</p> <p>APR 5.428%</p>
---	---

Purchase Refinance or Cash Out

Cutting Edge Technology
 Completely Confidential

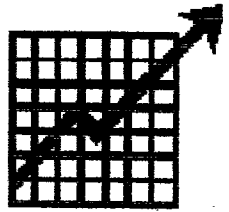
**TRYING TO BUY A HOME?
 BRUISED CREDIT? CHECK THIS OUT?**

- 100% Financing
- Bankruptcy OK!
- 600 Credit Score
- 3 Current Tradelines

- Get yourself out of debt for good!
- No income/asset verification loans!
- Bankruptcy is OK! Foreclosure is OK!
- Low and no documentation loans
- First time buyers call us now!
- We can CLOSE your loan in 10 days!
- If you have been turned down, call us!

*Purchasing a home?
 We will credit your appraisal costs back at closing!!!*

We have helped thousands of people get the loans they deserved even when they thought no one could help. Let us prove it, make that call today!



Rates will go up, why would you wait!

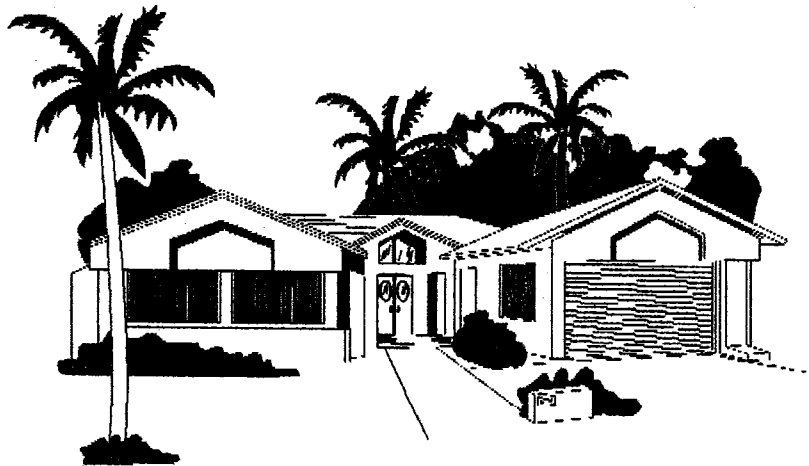
When other lenders won't help, we can !

800-364-3061

Get an answer before you hang up!

If you received this fax in error, and would like to be removed from our data base Call toll-free 1-800-658-8133, you will be promptly removed.

WORK *From* HOME



Moms and Dads:
"Our children come to the office every day!"

- | | |
|--|--------------------|
| • Part-time: Up to \$500 - \$1,500 a month | • Free Vacations |
| • Full-time: Up to \$2,500 - \$8,500 a month | • Health Benefits |
| • Step-by-step Home Training provided | • Early Retirement |

For a FREE Information Book, call

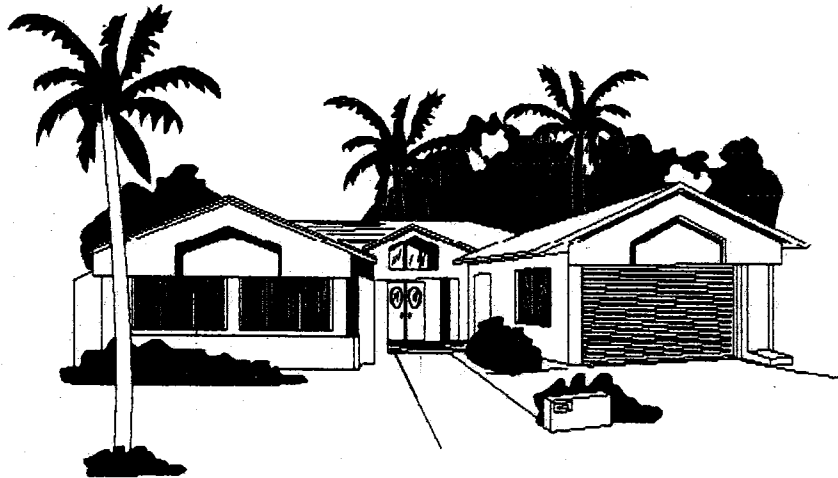
1-800-417-3739

or visit our website at

www.reachwealth.com

11/13/2004 10:04:11 AM < 1 408 672-1584 -> Page 1

WORK *From* HOME



Moms and Dads:
"Our children come to the office every day!"

- | | |
|--|--------------------|
| • Part-time: Up to \$500 - \$1,500 a month | • Free Vacations |
| • Full-time: Up to \$2,500 - \$8,500 a month | • Health Benefits |
| • Step-by-step Home Training provided | • Early Retirement |

For a FREE Information Book, call
1-800-709-0767

TO BE REMOVED FROM OUR DATABASE, CALL TOLL FREE AT 1-800-658-8133.