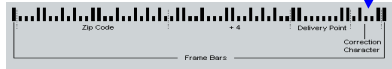


Here is an excellent example of **Variable Data or Personalized Printing** and can also be used for statements. This process is not only customer specific, but, a great way to increase response rate and lower postage. This example with variable fields in “**Red**” would be folded and inserted into a window envelope so the bar code can be scanned for postal discounts.

First State Bank
10711 Electron Dr
Louisville KY 40299

January 1, 2008
Mrs. Nancy Smith
10711 Electron Dr
Louisville KY 40299-3819



You are pre-approved for
 a Home Equity Loan up
 to **\$135,000.00**.

Printing a bar code allows postage to be discounted.

Customers can be pre-approved for varying amounts. Interest rates, payments, etc. can also change on each letter.

Branch Manager and contact information will correspond to a branch nearest to the customer.

Dear **Nancy**,

You have been approved for a Home Equity Loan in the amount of **\$135,000.00**. Maybe you would like to consolidate some higher rate debt while rates are still low or complete a home improvement project you've been thinking about. Now is a great time to consider this limited time offer.

Our records show a first mortgage balance of **\$93,210.00** and a home appraisal estimate of **\$248,000.00**. We estimate you can borrow up to **\$135,000.00**, or even more.

With this special offer, you can borrow against the equity you have built. You have been Pre approved with no points and no appraisal fees!

Please take a moment to review your options below and see how Affordable this special offer can be.

Loan Amount	10 Year Monthly Payment 5.80% APR	15 Year Monthly Payment 6.18% APR
\$135,000.00	\$1,485.25	\$1,152.38
\$125,000.00	\$1,375.24	\$1,067.02
\$115,000.00	\$1,265.22	\$981.65

This is a great way to do some home remodeling, consolidate debts, or pay for college. There are no complicated forms and may even be tax deductible! The sooner you come in, the sooner you will be on your way to having this money work for you.

Sincerely,
Frank E. Morgan
Branch Manager
 3806 Abbott Lane
 Louisville, KY 40299
 1-800-123-4567

****This offer does expire soon. Please call Frank E. Morgan by 1/1/08 to discuss your customized offer.**