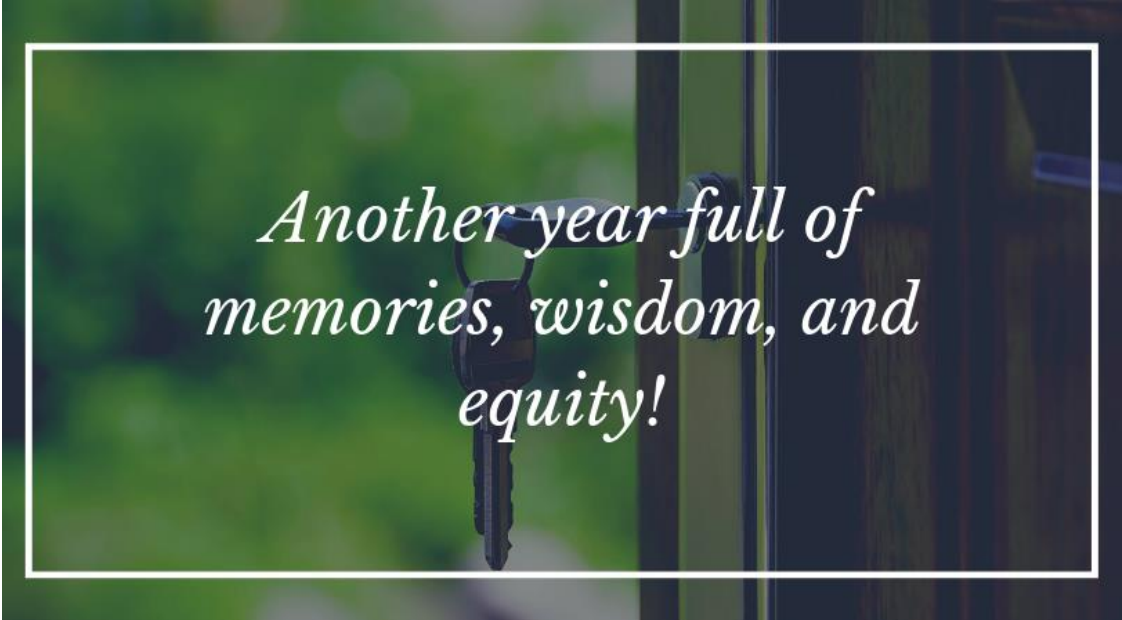




It's your homebuying anniversary!



*Another year full of
memories, wisdom, and
equity!*

Thank you again for closing with us!

We hope your home was worth the fuss

If not, give me a call

We can get you a new one before the fall

Remember your insurance can be shopped

But don't be mistaken it cannot be dropped

Taxes may go up

Don't be afraid to tell the appraisal district whats up

Escrows may adjust

In thy servicer one must trust

Watch your principal balance closely

80% equity means no mortgage insurance mostly

I am always here to help

I'd be so excited to hear from you I may yelp



RED DIAMOND
— HOME LOANS —



SINCERELY,
RACHEL



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