




On this first 6-card set, a mortgage company was trying to woo prior short-sale sellers back to the world of home ownership, something these folks thought would be way down the road (given their trashed credit).

Discussions with the client yielded six reasons why it made sense for this audience to consider home ownership again. I suggested a bold headline on the front, highlighting one reason per card, with “teaser” copy inviting them to read the back. The reverse side – with snappy copy – fleshed out that reason, while listing the other five reasons. (Who knew if the audience would read any of the cards, much less all six?) Finally, the similar graphic look and feel for all cards became recognizable to recipients of the six cards (mailed roughly one week apart).

6 reasons why past short-sale sellers can (and should) buy again soon



#1. The waiting period till you can buy another house is a lot shorter than you think...

The Family Mortgage Team

“THE FAMILY MORTGAGE TEAM”
IS A DIVISION OF
LeaderOne
Financial Corporation

FRONT
SIDE

Think a short sale will trash your credit for 7 years? Think again...

Okay, so you had a short sale in the past 1-4 years. No fun. And yes, it'll stay on your credit report for seven years. But, thanks to some new mortgage products available from *The Family Mortgage Team*, the waiting period to buy again could be just two years (and as little as one!), especially if the short sale was due to a job/income loss.

The other 5 reasons recent “short-sellers” should buy again soon?

- 1) Rebuilding credit can happen a LOT faster than you think.
- 2) Required down payments can be surprisingly low.
- 3) Home prices are still very attractive, but WILL keep climbing.
- 4) Ditto with interest rates: they're rising, but still attractively low.
- 5) *The Family Mortgage Team* specializes in helping prior short-sellers buy again.

Haven't you waited enough? Get all the details today.
Call 678-483-3300, or visit www.familyga.com/ss.

VISIT TODAY!

www.familyga.com/ss
678-483-3300

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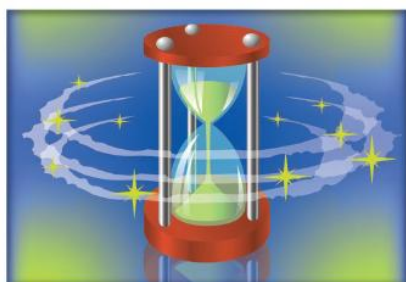
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The Family Mortgage Team

EQUAL HOUSING
LENDER

BACK
SIDE

6 reasons why past short-sale sellers can (and should) buy again soon



#2. Repairing your credit can happen a LOT faster than you might imagine...

The Family Mortgage Team

"THE FAMILY MORTGAGE TEAM"
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LeaderOne
Financial Corporation

**"It takes forever to repair your credit after a short sale."
Really? Who says?**

No question, a short sale can ding your credit score but good. But thanks to some new mortgage products from the *The Family Mortgage Team*, with the right kind of credit coaching—something we're very good at—within a year, you can get your scores into the high 600's (640+ will reduce your credit requirements). Hello, new house.

The other 5 reasons recent "short-sellers" should buy again soon?

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- 5) *The Family Mortgage Team* specializes in helping prior short-sellers buy again.

Let us help you reclaim your piece of The American Dream. Get in touch today. Call 678-483-3300, or visit www.familyga.com/ss.

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6 reasons why past short-sale sellers can (and should) buy again soon



#3. Required down payments can be surprisingly low...

The Family Mortgage Team

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Financial Corporation

Prior "short-sellers" are looking at 20-25% down payments, minimum, right? Nope.

Used to be, a past "short-seller" wanting to buy another house had to come up with huge down payments (and your firstborn, of course). But, thanks to some great new mortgage offerings from *The Family Mortgage Team*, down payments can be as low as 3.5% (and they can even be a gift!). How's that for good news?

The other 5 reasons recent "short-sellers" should buy again soon?

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- 4) Ditto with interest rates: they're rising, but still attractively low.
- 5) *The Family Mortgage Team* specializes in helping prior short-sellers buy again.

The past is the past. And the future is bright. Find out how bright, by calling 678-483-3300, or visiting www.familyga.com/ss.

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6 reasons why past short-sale sellers can (and should) buy again soon



#4.

Home prices are still very attractive, but WILL keep climbing...

The Family Mortgage Team

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Financial Corporation

Worried home prices will soar before your "short-sale-damaged" credit is fixed? Don't worry. Be happy.

Yes, real estate prices are rising, but they're a long way from their historic highs. And thanks to some innovative new mortgage programs from *The Family Mortgage Team*, geared specifically to past "short-sellers," *real* home shopping—not just window-shopping—might just be in your future. And that's worth smiling about.

The other 5 reasons recent "short-sellers" should buy again soon?

- 1) Rebuilding your credit can happen a LOT faster than you might imagine.
- 2) Required down payments can be surprisingly low.
- 3) Waiting periods to be able to buy again are a lot shorter than you think.
- 4) Interest rates are slowly rising, but are still attractively low.
- 5) *The Family Mortgage Team* specializes in helping prior short-sellers buy again.

We love being the good guys, so let us do our thing. Give us a shout today. Call 678-483-3300, or visit www.familyga.com/ss.

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6 reasons why past short-sale sellers can (and should) buy again soon



#5.

Interest rates are slowly rising, but still attractively low...

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Afraid interest rates will jump
before your "short-sale" black
(credit) cloud clears?
Here comes the sun...

Sure, interest rates were freakishly low a year or so ago, but they're nothing to sneeze at now, either. Plus, waiting years to buy again could mean a lot less house for your money. And thanks to some pretty cool mortgage products from *The Family Mortgage Team*, you can quit waiting and start shopping.

The other 5 reasons recent "short-sellers" should buy again soon?

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Let's get you off the sidelines and back in the home-buying game. Reach out today. Call 678-483-3300, or visit www.familyga.com/ss.

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The client was happy with the results, which paid for the mailing quite a few times over.

6 reasons why past short-sale sellers can (and should) buy again soon



#6. We're pros at getting prior "short-sellers" back into their own home...

The Family Mortgage Team

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Bouncing back from the damage of a short sale can be daunting and humbling. Meet your guide.

When dealing with banged-up credit after a short sale, it doesn't hurt to have friends like *The Family Mortgage Team*—experienced in the art and science of credit rebuilding—on your side. And armed with cutting-edge programs tailor-made for scenarios just like these. It's going to be good again. You'll see.

The other 5 reasons recent "short-sellers" should buy again soon?

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- 4) Home prices are still very attractive, but WILL keep climbing.
- 5) Ditto with interest rates: also rising, but still attractively low.

The Family Mortgage Team would love to show you what's possible. Get in touch today. Call **678-483-3300**, or visit www.familyga.com/ss.

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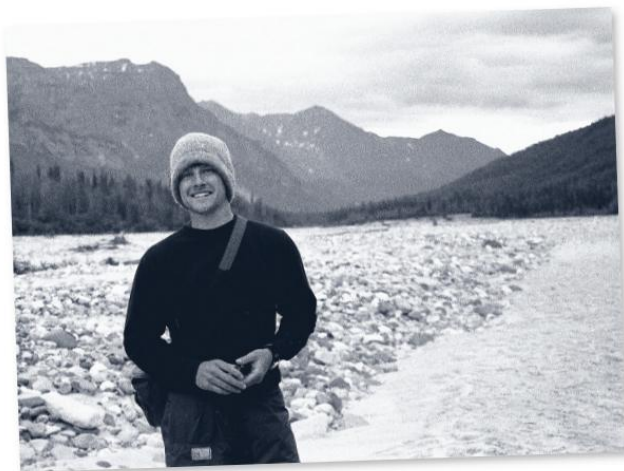
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Andrew College, a junior college in Georgia, was trying to woo students who'd been unable to get into one of the state's flagship universities. These students were seeking a more personal experience, and perhaps a steppingstone into one of those more prestigious institutions.

The college had me interview three students and create mini-success stories. I pulled out a strong quote for the front of the card, and then used the reverse to let the students tell a more robust story.

The designer highlighted stronger quotes in the reverse-side copy, making it easy for a reader to digest the narratives.



"The president of the college made a point of getting to know everyone by name. Andrew's just that kind of place..."

John Bowen, Andrew College class of 1996
*Coordinator of Leadership Program,
Instructor of Outdoor Education
Georgia College and State University
Milledgeville, Georgia*



**FRONT
SIDE**

"Andrew was the perfect in-between transition experience to the bigger leagues..."



As a small town guy, I was ready to grow up and explore new possibilities, but UGA was a bit daunting. What Andrew offered resonated with me. I especially appreciated the community atmosphere – a place where...

...teachers knew who you were and cared how you did.

Andrew offered ample opportunities to get involved, make a difference, and build rich relationships along the way – with my peers, professors, the academic dean, and yes, even the president!

And with the small classes, you have to be involved – there's no place to hide! Later, at UGA, I was ready to take the reins of my education, and wonder if I would have been without my experience at Andrew.

**At Andrew, there's a lot of learning going on beyond the classroom.
Just like life.**

In my current role, we provide leadership and mentoring opportunities for students, again, beyond the classroom. So, clearly, my experience at Andrew shaped my perception of the environment we need to be providing for our students. A healthy cycle repeats itself.

**With Andrew, it's the story of the road less traveled:
it made all the difference to me."**

At Andrew College, you'll be part – just as John was – of a small but dynamic community focused on serious learning, personal development, and building relationships that'll last a lifetime. A place where smaller classes mean active participation, a rigorous yet relaxed atmosphere, and personal attention from professors committed to your success. A place to get the academic preparation you need to excel at a senior college.

Discover how small starts can lead to big finishes. Call us today at 1-800-664-9250, or visit us on the web. Life is waiting. Get started.

www.andrewcollege.edu

**BACK
SIDE**



"At Andrew, I could just walk into my philosophy professor's office before class and get into a deep discussion. You won't find accessibility like that at a big school."

Chris Underwood, Andrew College class of 2003
Insurance Adjuster, AIU Holdings, Inc.
Mercer Law School, Class of 2012



After getting a 99 on Andrew's English entrance exam, I thought, "This is going to be a breeze..."



When I arrived at Andrew, I was immature and didn't understand the importance of academics. But the C- on my first English essay quickly made me realize I'd have to work a lot harder.

My professors, several of whom had a profound impact on my life, challenged my thinking and pushed me to excel beyond the "good-enough-to-keep-the-scholarship" B average. One nearly worked us to death, but between his class and the others...

I learned how to think *and* how to write.

Andrew makes you stretch in many ways, but help is always there, especially when professors encourage you to use them as mentors. They care about your success, and are there to talk through personal issues, future plans, or yes, just have a good philosophical discussion with you.

That kind of personal attention sparked my desire to learn and grow.

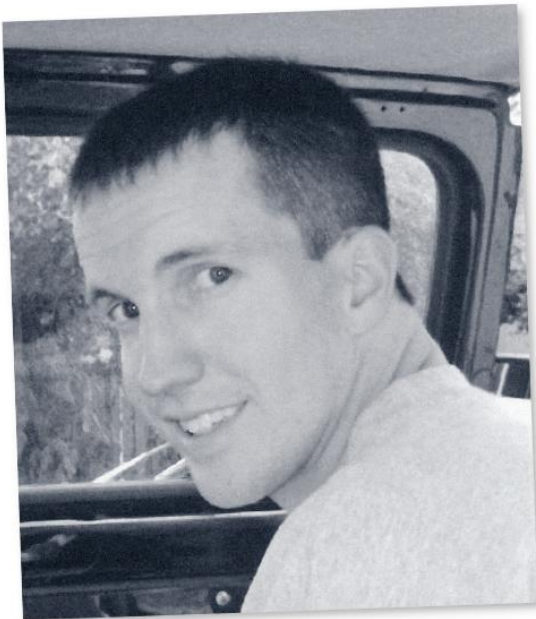
I never imagined I'd get as much out of Andrew as I did. And so many of the guys I still keep in touch with feel the same way.

Andrew was truly a formative experience – one that's contributed a lot to who I am today.

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"Before Andrew, I'd never really read a book for fun. But my English professor inspired a love of reading in me that I'm certain led me to my career path..."

Phillip Latimer, Andrew College, Class of 2002
University of Georgia, Class of 2004
Life University (Chiropractic School), Class of 2010



"As a biology major, eventually heading to UGA, I was surprised to discover the classes at Andrew were actually harder than at UGA...."



In fact, they gave me such a solid foundation that UGA was a pretty easy adjustment. Plus, Andrew's much smaller classes – 15 students on average – provided the personal attention crucial to getting off on the right foot.

And thanks to one professor, me, a non-reader, was hooked on reading for life.

Before college, I never opened books much beyond assigned reading. But Dr. Philips was so passionate about it as a way of exploring life and possibilities. Through reading, I came across chiropractic – an unlikely outcome had I not crossed paths with her. Andrew was a complete experience: great athletic facilities, academics that pushed you and prepared you – even good food in the dining hall! And because it was so small...

...there were no cliques (like at UGA); it was like a big family.

In fact, I really fell in love with the laid-back, small-town feel – where everyone says hello – and definitely plan on practicing in a small town. I originally went to Andrew on a baseball scholarship, but I definitely got a lot more out of it than baseball...

Andrew touched me in a lot of ways – big and small.

At Andrew College, you'll be part – just as Phillip was – of a small but dynamic community focused on serious learning, personal development, and building relationships that'll last a lifetime. A place where smaller classes mean active participation, a rigorous yet relaxed atmosphere, and personal attention from professors committed to your success. A place to get the academic preparation you need to excel at a senior college.

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A 3-piece campaign by the St. Vincent de Paul Society (part of a larger body of work I did for them, including the annual report discussed under my "Themes" samples). The mailing, targeted to donors, shared short inspirational stories about three individuals helped by the Society, all designed to personalize the work of the Society.

My client said (about this and other work I did for them): "Great concept, great writing and great results." See full testimonial in "Clients say..." section.

"Learning English has made me a better mother..."



"I know many other mothers who don't even understand what their children talk about. They could be cursing or planning to quit school, and the mothers would never know." But because Maria learned English in the St. Vincent de Paul Society's Learning Center, now she's much more involved in her children's lives.


Before, Maria couldn't help her children with their homework. Now, she's there for them every night.

Plus it's helped for visits to her kids' school or to the doctor. *"The other Latina women," Maria says, "have to ask their kids to interpret! My children are very proud of me and my family in Mexico is shocked. I'm not afraid of anything now." What did Maria like most about her classes? "The teachers were so nice, sweet and patient."*

Over a Century of Impact
Since 1903, the St. Vincent de Paul Society has helped millions of Georgians in need get on their feet, and lead richer, more satisfying lives. Our unique "charity-to-self-sufficiency" philosophy, thousands of volunteers, and our legendary efficiency means **nearly 90 cents of every dollar donated goes to services**. So, your generous donations go further and make a bigger impact. Welcome to *More...*

Help us continue to make a difference in the lives of people like Maria. To make a tax-deductible contribution, call **770/458-2877** or visit **www.svdpatl.org** and look for this "Just Give" icon on every page.

More uplifting stories coming soon...



St. Vincent de Paul Society
2050-C Chamblee Tucker Rd.
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Just Give
A Smarter Way to Give

***Katrina took away almost everything.
The St. Vincent de Paul Society helped Melisha get some of it back.***



When Hurricane Katrina hit New Orleans, Melisha and her two young sons lost their house, their possessions – indeed, their entire sense of “home.” They evacuated to Atlanta, where the United Way helped them rent an apartment. An empty apartment. But not for long...

“I’m in shock...but it’s a good shock.”

As a partner in United Way’s *Neighbors Helping Neighbors* program, the Society put together and distributed Home ReStarter Kits to Katrina survivors. Melisha’s kit included beds, tables, lamps, appliances and cleaning supplies. Says Melisha:

“I feel guilty about receiving the Kit, but once I’m where I need to be, I’ll do the same for someone else.”

Over a Century of Impact

Since 1903, when the lives of millions of Georgians have taken a turn for the worse – whatever and wherever the need – the Society has been there with *Move...* Thousands of volunteers, a powerful “charity-to-self-sufficiency” philosophy, and renowned operational efficiency – **nearly 90 cents of every dollar donated goes to services** – all adds up to *Move...* So, your donations reach more, help more, do more.

Help us continue to make a difference in the lives of people like Melisha. To make a tax-deductible contribution, **call 770/458-2877 or visit www.svdpatl.org** and look for this “Just Give” icon on every page.

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From working the fields to her own "field of dreams..."



Not so long ago, Angelica worked in the fields in Mexico, harvesting fruits and garlic in 105-degree heat. It was something she thought she'd be doing her whole life...

"For the first time in a long time, I felt really supported."

Married at 16, now a single mother of four children, Angelica works at Kroger 40 hours a week. She heard about the GED classes at the St. Vincent de Paul Society, and decided to enroll to create a better life for herself and her family.

Because her job doesn't pay enough to support her family, the Society also arranged some financial aid for her rent. Her goal? Complete her GED, start cosmetology classes, and one day own a hair salon. Angelica has come a long way, and thanks in part to the work of the Society, each day dawns a bit brighter.

Over a Century of Impact

Since 1903, the Society has helped millions of Georgians break the cycle of poverty and get a leg up in life. It's all part of *More...* Thanks to an empowering "charity-to-self-sufficiency" philosophy, volunteers by the thousands, and exceptionally efficient operations (**nearly 90 cents of every dollar donated goes to services**), your donations reach further and do *More...*

Help us continue to make a difference in the lives of people like Angelica. To make a tax-deductible contribution, call **770/458-2877** or visit **www.svdpatl.org** and look for this "Just Give" icon on every page.

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