

Wholesale Mortgage Services
of Wisconsin, LLC

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Dear Joe Homeowner,

Thank you for choosing Wholesale Mortgage Services of Wisconsin for your purchase. One the perks I offer my clients is a no closing cost refinance when the rates go down. You must wait four months from the closing. That is per an agreement I have with my lenders. The rate I will refinance at is 1/8 of a percentage point above the advertised rate on Wholesale Mortgage Services of Wisconsin's website.

Sincerely,

Douglas Lenski
President