

## \*Mortgage Help !

Special Reference Number: #3

Hallmark understands the current burden placed on its retail customers resulting from the increase in Bank financing rates.

As a special Holiday Gift to you, Hallmark will pay the first four (4) months of the Modular portion of your mortgage\*.

Orders must be fully deposited by May 15, 2008 and the home must be fully paid for by July 30, 2008.

\* Buyer must provide Hallmark with their Mortgage terms and refunds will be calculated on the following formula: (Stated Annual Bank Mtg % rate x .25% x modular portion per Hallmark contract = Total Refund) Said Total Refund shall be divided by 4 and four equal refund payment will be made to the buyer during the first four months that buyer pays his mortgage and after the Buyer has fully complied with all terms and conditions of the modular home purchase contract.

### GENERAL TERMS APPLICABLE TO SPECIALS:

1. Only one Special may be applied to any retail modular order,
2. The applicable Special shall be based on the Special that is active at the time the Buyer places his order and makes the actual full house deposit,
3. All specials shall be distributed as a refund, after final and full payment of the modular home has been made in accordance with contract terms, unless the Special specifically sites other terms,
4. Customer MUST present a copy of this Special offer at the time the required Drawing Deposit is made. Customer must make a copy of this offer, complete and sign below, and submit to Hallmark,
5. Special offers are only applicable to retail orders and cannot be applied if any other price reduction considerations have been made.

I claim this Special in having met all of the terms sited and of the Hallmark purchase contract:

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Name CID# Date