

Welcome

Molina Financial Services is a company that prides itself on unparalleled service and performance. We are committed to providing unbiased advice and prudent strategies for your financial future. Our services are always tailored to your unique needs. We provide various types of loans such as personal, debt consolidation, business, mortgage, and vast array for loans. Our direct and hands on approach allows us to serve you without compromise. We do not work on a commission basis, nor do we benefit from recommending any particular course of action. Our reward is satisfied clients!



Our Commitment

At Molina Financial Services, we treat our clients with courtesy and integrity. We guarantee realistic, honest financial advice that achieves results. We will lead you on a course to financial freedom. Our years of experience and notable expertise ensure that your financial future is in good hands. We use cutting edge technologies to ensure up to the minute information from the financial world. This allows us to respond quickly, and give you the most relevant information and perspective. Our experienced staff is here to work with you to develop your loan application quickly, accurately, and honestly to make the strongest case for you. We pride ourselves in helping you get your questions answered with prompt, courteous service. We never forget that it is personalized one on one service that sets us apart from the rest. We have built our business by satisfying our customers, repeat business and their referrals. Call us today and let us help you to get the loan you want.

Testimonials

The unsolicited testimonials we receive from our clients highlight the level of attention and integrity we offer every client. Our commitment to providing you with high quality service and excellent returns on your investments is our driving force.

Here's what our client's have to say:

"You guys really came through for me on my loan. It's not often that you see someone with integrity in this business, and someone who cares about the details like you did. Thank you for a job well done."

~ Megan J., Pikeville, NC

"Henry & I couldn't be happier with the service we've received from you and your staff. We've referred our friends, Tom & Jackie to him for their refinance, and he's doing my boss's home equity loan right now. I wouldn't refer just anyone, so I guess that tells the story."

~ Henry & Stacey S., Mesa, AZ

"Thanks for all your help and advice during the loan process. We saved quite a bit monthly by obtaining the loan you recommended."

~ Nick & Tammy C., Pryor, OK

"The loan process was handled in a very timely manner. They were able to explain every silly question I had in great detail. Resource Funding Group was the third Company we went to because of our bad credit -- the previous two lenders could not help us, and we were ready to give up. Thank you again!

~ George S., Martinsville, VA

"Very pleased with the company. Everything was done in a timely manner."

~ Chris & Jenny H., Keller, TX



January 24, 2011

Dear Bruce

Congratulations, for being approved by **MOLINA FINANCIAL SERVICES** financial loan-offer program. You have been approved for a Secured Loan through a **Private lender**. The total amount is payable over **5 years** at a fixed amortized interest rate of **7.25 %** and a monthly payment of **\$149.40 USD** per month. Once we have received your Insurance Deposit totaling **\$ 750.00 USD**, your **\$ 7500.00 USD** loan will be issued within **1 – 3 days**.

These terms and conditions are set forth to you by your Private Lender. We would like to take this time to thank you for accepting the terms and conditions negotiated on your behalf.

In order for the loan process to begin we must complete the verification process in order to verify necessary information with you. Once the verification and the additional corresponding documents have been transmitted, the process will have begun to get the ball rolling for the release of the loan.

NECESSARY REQUIREMENTS for verification

- Valid Identification (e.g. driver's license or another piece of government issued identification)
- Proof of Income (e.g. pay stubs, employment letter or W2 from previous year)
- Proof of Address (e.g. most recent phone bill, satellite bill, utilities etc...)

Your terms and conditions have been negotiated for you based on the information provided on your application for credit referral. Our company is not held responsible for loan default with the lender; all applicants are insured through a private insurer. The policy protects the lender(s) against clients who are high-risk and against failure of payment, by any of the following reasons: untimely passing, loss of job, long and /or short-term disability and bankruptcy. A summary of these conditions has been attached in the following pages.

Any questions please do not hesitate to contact a Business representative at **1(888) 407-3993 Ext. 105** or fax **1(866) 937-7347** you for your interest in **MOLINA FINANCIAL SERVICES** and we look forward to serving you in the future.

Sincerely,

A handwritten signature in cursive script that reads "Brenda Morrison".

Brenda Morrison
Vice President

Special
Classified

Classified 321-2345



ANNOUNCEMENTS

- B-0 CELEBRATIONS
- B-1 ANNOUNCEMENTS
- B-2 GARAGE SALES
- B-3 LOST & FOUND
- B-4 DISCLAIMER OF DEBTS
- B-5 PERSONALS
- B-6 BUSINESS PERSONALS
- B-7 BUSINESS SERVICES
- B-8 TRAVEL
- B-9 TELEPHONE INFORMATION SERVICES
- B-10 TICKETS
- B-12 INSTRUCTION
- B-15 MUSICAL, THEATRICAL
- B-16 BIRTH ANNOUNCEMENTS
- B-17 ADOPTION
- B-18 ADOPTION SERVICES
- B-20 FINDER SERVICE
- B-21 AUCTIONS
- B-22 COUNSELING SERVICES
- B-24 FINANCIAL
- B-26 FRANCHISES
- B-27 DISTRIBUTORSHIPS
- B-28 BUSINESS

B-10 TICKETS

GREATSEATSFORYOU Cubs/Sox

B. Strassand, Aerosmith, Stones

Go-Go Dots, R. Waters, D. Matthews

greatseatsforyou@aol.com 708.927.6904

TICKET BANDIT

Counting Crows, Clapton, Chabells, LLZ,

Shakira, J. Beck, Wicked Cubs, Sox, Bears

312.587.7804 Call 312.671.7604

SHAKIRA main flr Sec 4, Row 11

Seats 1, 2 & 3, Friday 8/25, \$120

each. United Center 616-423-6097

B-12 INSTRUCTION

PATRIOTS

We Need You! Enjoy the pride that serving in the military brings. The National Guard has over 100 part-time positions starting now. Call or visit 1-800-GO-GUARD www.1-800-GO-GUARD.com

Home Inspection Training Service.

Free Open House, Saturday August 26, 3-4 pm. A must for anyone interested in becoming a licensed Illinois Home Inspector. RSVP www.LearnInspections.com 547-949-2886

B-15 MUSICAL, THEATRICAL

South Side Church seeking

musician, Women & teens on

ADOPTION OUR DREAM OF BECOMING A FAMILY

More than anything in the world, we would love to have a child join our family. We will provide unconditional love and support, we will encourage them as they grow and help them follow their dreams. Confidential. Experience Paid To learn more about us call 1-800-315-1004 LCFS Lic No. 012996

ADOPTION

Lots of Love and Laughter! Happy, active couple loves the outdoors, sports, music, and animals. Surrounding baby with love, family traditions, and loads of advantages is our promise. Susan was adopted! 1-800-636-2280 Susan & Tom

ADOPT:

Baseball, ballet, trips to the zoo, Bedtime stories and much more we can't wait to do! Expenses Pd Call Collect ROBYN & MIKE 201-576-0302

B-24 FINANCIAL

Tired of Banks & Loan Centers

SAYING NO, WE CAN HELP

Good credit, Bad credit, WE CAN HELP
Bankruptcy WE CAN HELP

FAST APPROVAL!

We offer many types of loans:

- business loans
- home & trailer loans
- personal
- student loans
- car loans
- etc

We say YES when others say NO!

CALL TOLL FREE

1-877-768-2854

VEHICLES - Local shop buying repairable cars, trucks, motorcycles - call Doug at 219-313-5921.

VEHICLES - As is, 1994 Cavalier. Engine runs good, body not so good. \$300 OBO. Call 308-1065 after 4pm.

VEHICLES - 2001 Mercury Mountaineer, low miles. 8 cyl. 1 owner, good condition. 219-696-1612 or 696-6435.

SERVICES

FAX SERVICE - Available at the Lowell Tribune. Reasonable prices. 696-7711.

SERVICES - Copies made 25¢ each. Large sizes available, prices vary. Picher Publishing Co., 116 Clark St. Lowell M-F 8am-5pm.

DRYWALL - Complete drywall service. Taping, repair work, small jobs. Insured. Dyar Drywall. (219) 696-5619 (219) 718-9016.

SERVICES - INTERSTATE LOAN CENTER - need financial assistance, get instant help with our all purpose loan programs. Call now for more information. 1-888-631-0886

SERVICES - Trouble getting a loan? Need to get out of debt? We have a solution. Personal loans, home loans, mortgage loans, debt

consolidation, auto loans. Call us today. Toll free: 1-866-258-0763 or visit www.directloaning.com

SERVICES - Allen's hauling service, roof work and small demolition. Very reasonable rates. Call 696-9172.

SERVICES - Now taking group hayride reservations to U-Pick pumpkin patch or haunted trail. Norm's Pumpkin Patch Farm. 696-7726.

SERVICES - D's Dog Grooming, 30 yrs. in North Shore, IL dog salon. Now serving Lowell/Cedar Lake area. Pick up & delivery available. (396-1580)

SERVICES - 1/2 price haunted hayrides, Sept. 29 & 30, regular \$8.50; Hayrides to pumpkin patch Sept. 30 & Oct. 1. Norm's Pumpkin Patch 696-7726.

SERVICES - Looking for a good cleaning person? 20 yrs. experience, honest, reliable, reasonable rates, own transportation. Ask for Marge 690-0801.

PETS

PETS - Free to good home - Australian Finch. Cage & accessories. 696-9143.

PETS - Dogs free to good home. 1 yr. old dog and a 3 yr. old dog. 374-6024.