

EXHIBIT A

THE SOLUTION

FINANCIAL SOLUTIONS THAT MAKE LIFE BETTER



Take Control Of Credit Card Debt . . .

Keeping finances under control these days can be harder than ever.

Facts indicate that over 400 million credit cards were in use at the end of 1996.* That number has grown even more over the last year. The numbers are significant when you realize that's an average of four credit cards per household.

The fact is, debt can be difficult. Many families spend paychecks as fast as they come in, and use credit cards to make up the difference.

But times are changing . . . people are taking control, and you can too!

Take control. Many people are deciding to take control of their financial situation by consolidating their credit card and other debt under one account.

It's the smart thing to do, because the less debt obligations you have, the better. Why write ten minimum-payment checks every month when you could be paying off one lower-interest account?

The solution. Americans today are discovering a valuable asset in their own homes. This discovery is allowing them to consolidate their debt under one account, pay less interest, owe less money every month, and have the opportunity to deduct their interest at tax time. The solution is a home equity line of credit — a type of second mortgage that allows individuals to customize loans to their individual needs and take advantage of tax deductibility. *See inside to find out more . . .*

*Source: Ram Research



105 Decker Drive, Irving, TX 75062

"We Make Loans That Make Life Better."TM

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[Name and Address Redacted]

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HOME EQUITY ADVISOR

While home equity lending isn't new, there's one question about home equity that we're frequently asked . . .

Q *Exactly what is home equity and how can I find out how much I have?*

A Basically, your equity is the appraised value of your home less any outstanding mortgage balances or other liens. With a home equity line of credit from Associates Home Equity Services, you could borrow as much as 100% of your equity, putting the cash you need at your fingertips to use as you need it.

Here's a simple worksheet to help you figure out approximately how much equity you have and how much you could borrow:

- 1) Approximate value of your home \$ _____
 - 2) Current first mortgage balance \$ _____
 - 3) Total of other loans secured by your home \$ _____
- Subtract lines 2 & 3 from line 1 \$ _____

This is approximately how much you could borrow.

Service Is The Difference . . .

At Associates Home Equity Services we're committed to providing you with individual attention, listening to your needs, and working with you to assist with your individual credit requirements. We will take time to explain your options to you, in terms you can understand.

It's because our customers come first that we created **Priority Privileges Gold** — an exclusive program with special benefits, guarantees and services you can't get anywhere else.

Privileges like:

- ▲ **Homeowners Club.** As a Priority Privileges Gold customer, you're automatically enrolled in our Homeowners Club. That entitles you to:
 - Special discounts on shopping and home services.
 - Over \$350 of discount coupons.
 - Complimentary computerized shopping service that can save you from 10%-50% off the manufacturer's suggested list price on thousands of brand-name products for your home.
 - Access to our national tradesperson referral network.
- ▲ **Payment Due Date Flexibility.** We know that having all your bills due on the same day can be inconvenient. That's why we offer flexible due date options to help you better manage your monthly budget.

We're dedicated to your continuing satisfaction, and to providing you the personal, friendly service you deserve. If you have any questions, simply call us toll-free at 1-888-575-3427. We're here to help you however we can.

▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲ ▲
FOR FINANCIAL SOLUTIONS
THAT MAKE
YOUR LIFE BETTER

call



**ASSOCIATES
HOME EQUITY SERVICES**

toll-free at

1-888-575-3427

The Smart Way To Manage Your Credit.



Why should you keep paying the high interest rates on most credit cards and other forms of credit? As a homeowner, you can lower your monthly payments, pay off those high-interest debts, get extra cash and maybe even enjoy a great tax break if you itemize your deduction.

By using the equity in your home, you can get the cash you need to pay off those debts with a home equity line of credit from Associates Home Equity Services. When you consolidate outstanding balances into one lower-rate line of credit, you'll be managing your money the smart way:

LOWER YOUR MONTHLY PAYMENT.

Consolidating your debts into one amount means your monthly payment amount will be lower, leaving more of your paycheck in your pocket. Wouldn't it be great to have cash left to use for other things? Fill out our easy-to-use home equity worksheet to find out just how much money you could borrow.

PAY LESS INTEREST.

By using your equity to secure your line of credit, you could pay a lower rate — a variable rate as low as **9.08% APR*** — instead of the standard 18%, 20%, even 23% APR on credit cards and other installment loans. Why pay more?

SAVE ON TAXES.

Unlike credit cards and other personal loans, the interest you pay on a home equity credit line may be tax deductible. Of course, you should consult your tax advisor, but your savings could go on year after year.

Monthly Payment Comparison Chart

TYPE OF DEBT	OUTSTANDING BALANCE	MINIMUM MONTHLY PAYMENT
Bank Credit Cards	\$9,000	\$177
Store Credit Cards	\$5,000	\$ 99
Auto Loan	\$8,000	\$264
Bank Loan	\$2,000	\$ 54
TOTAL	\$24,000	\$594
<p><i>By consolidating the same \$24,000 debt with our credit line you'll make one lower monthly payment of \$182 — that's \$412 a month more in your pocket every month!</i></p> <p><i>And the interest you pay may be tax deductible.</i></p> <p><i>Ask your tax advisor about deductibility of interest.</i></p>		
The Solution	\$24,000	\$182*

FIND OUT HOW ASSOCIATES HOME EQUITY SERVICES CAN MAKE YOUR LIFE BETTER.

▲
Credit lines from \$10,000 up to \$125,000.

▲
Simply call toll-free 1-888-575-3427 or complete and return the attached Certificate.

* **IMPORTANT TERMS.** The Annual Percentage Rate on your account will be a variable rate that is adjusted monthly and will be equal to your margin, determined by your creditworthiness, plus the highest prime rate published in *The Wall Street Journal* on the first business day of the month on which the billing cycle begins. (For the most creditworthy, the margin is as low as .58%.) Based upon a prime rate of 8.5% as of February 1998, the APR may be as low as a variable rate of 9.08%, based on your creditworthiness. The lifetime maximum APR is 18%. If allowed by state law, you could pay a loan fee of up to 5% of the credit line. Closing costs can be a one time fee averaging approximately \$800. If you prefer, we may finance these charges as part of your line of credit. (A balloon payment will be due at the end of 10 years if only the minimum monthly payments are made.) The minimum monthly payment of \$182 assumes a balance of \$24,000 with interest at 9.08% APR payable over 120 months.



HOME EQUITY LINE OF CREDIT CERTIFICATE

FOR FASTEST SERVICE,
CALL 1-888-575-3427 TODAY!



**ASSOCIATES
HOME EQUITY SERVICES**

Get the solution to
managing your credit needs.
Whether it's a loan, line of credit
or a refinance, we can help.

**CALL TOLL-FREE
1-888-575-3427
TODAY!**

Estimated Home Value: \$ _____
Existing Mortgage Balance: \$ _____
Daytime Phone Number: (_____) _____
Evening Phone Number: (_____) _____
Best Time To Call: _____ <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.
Signature: _____ Date: ____/____/____

YES! I want to get the solution
to my credit needs!

*Tear off this postage-paid certificate and mail,
or call toll-free 1-888-575-3427.*

[Name and Address Redacted]

Preferred Status Number: DMCA638

Please respond by: April 30, 1998.

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MOISTEN AND SEAL

PERF HERE, MOISTEN AND SEAL

PERF HERE

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FOR FINANCIAL SOLUTIONS
THAT MAKE YOUR LIFE BETTER

call

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PO BOX 223928
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*Whatever Your
Individual Credit Needs,
We Have The Solution For You.*

If you asked ten people what they could use some extra cash for, more than likely you'd get ten very different answers. And you probably think they would need ten different solutions, but here's some great news . . .



**THERE'S ONE SIMPLE ANSWER
TO ALL YOUR CREDIT NEEDS.**

With a home equity line of credit or loan, you can:

- ▲ **Consolidate your debts** and have one lower monthly payment. Mark those high-interest balances PAID IN FULL and start enjoying more of your paycheck every month.
- ▲ **Do the home improvement projects** you've been waiting to do. Put in a home office, replace or repair the roof, add a pool or deck, or put in another bathroom.
- ▲ **Pay college or private school expenses.** Why hassle with long application forms and even longer waiting periods for student loans? Finance your students' needs conveniently.
- ▲ **Take care of an elderly parent.** Install special equipment or add on a room. You'll even have the cash for unexpected medical expenses.
- ▲ **Buy a new car or truck.** Why pay the higher interest on a car loan when you may not even be able to deduct the interest? Use this credit line to purchase your next vehicle.

- ▲ **Start or expand your own business.** Be your own boss! Get the capital you need to start up your own business or invest in new equipment to expand your present business.
- ▲ **Buy a boat or RV.** Have you been promising yourself a major purchase like a new boat or RV? The cash you need will be at your fingertips.

"I want you to know how much I appreciated your help, patience and particularly persistence . . . I felt like I had a good friend . . . that I could call at any time. You made the process painless and the experience a positive one."

R. Marshall, Pasadena, CA

"Thanks again for going the extra mile for me in getting my loan approved. What a heavy load has been lifted from my shoulders . . ."

S. Davis, Mesa, AZ

AHES-NL(2/98)ITA