



Re: Loan #4928475494b-9 Application Status

Dear Loan Applicant:

National First Underwriting underwrites many of the nation's consumer loans, including the loan for which you recently applied. Your loan application has been processed and the review is now complete.

Unfortunately, we are not able to extend a loan offer to you at this time. Although a traditional credit analysis shows that you have steady employment and a good credit score, due to events in the financial industry, we must deny your application based upon other factors which have recently been found to be better indicators of a person's future loan payment performance.

Our new evaluation process focuses upon non-traditional factors which are now believed more reliable. Because we are continually improving our methods of risk evaluation, we maintain a policy of openness toward our potential clients. That is why we fully explain any reasons for loan denials. We realize that situations change for our clients and we do not wish to alienate anyone from our business.

First. Our records indicate that were a chronic bed-wetter until you reached the age of 14. This is nothing to be ashamed of, and we do not wish to embarrass you. Hey, a whole lot of guys wet their beds during the recent financial meltdown.

However, statistics have demonstrated that late bed-wetters are 74 percent more likely to default on loans. In fact, this percentage goes up by ten points for every year after age 12. This means that you are statistically 94 percent more likely to default on your loan than a normal person. I am sure you can understand our hesitation under these circumstances.

Second. Your situation is further complicated when we consider that you could not jump over 38 inches high during your fifth-grade high-jump competition. Recent studies have shown that low-jumpers make low payers. Over 53 percent of low-jumpers defaulted on loans last year alone.

Third. We asked the Ouija Board what it thought, and it came up with "Bad Risk" four out of five times. The Ouija Board is almost never wrong.

Therefore, based on these new leading indicators, we cannot consider extending you a loan or other line of credit at this time.

We will, however, be quite content sitting on or investing the large nest egg of federal bail out money we received in things like distressed property.

Your application indicates that you have \$7,500 to invest as a down payment. May we suggest that you invest that money in some zero-interest CD's. Our banking institution offers several different terms for such wise investments. Please stop by one of our branches to inquire about these opportunities.

Best regards and lots of luck,

Loan Application Manager

P.S.: Check out www.EntertainTheBrain.com for more eKardz! Don't get mad. Get even.