Client: Century Savings Mortgage Date: 5/5/05

Description: The Dilemma—Time and Money Length: 60

Note: In case this "radio" format is hard to read, I have a duplicate of the spot at the end in a "normal" format.

[female voice--sounds concerned up front as she lists off all the "worries" and then confident when she starts describing the Payment Advantage Loan Program...last line before the VO has a "smile" in it]

UP UNTIL LAST YEAR, THERE WERE TWO THINGS MY HUSBAND AND I NEVER SEEMED TO HAVE ENOUGH OF—TIME AND MONEY. WE WORKED FULL-TIME. WE HAD TWO KIDS. WE WERE STILL PAYING OFF HIS SCHOOL LOANS AND MY CREDIT :10 CARD BILLS. MY HUSBAND EVEN HAD A PART-TIME JOB AT NIGHT. STILL, WE ALWAYS WORRIED ABOUT MAKING THE MORTGAGE. BUT THEN, WE FOUND THE PAYMENT ADVANTAGE LOAN PROGRAM FROM CENTURY SAVINGS MORTGAGE. THE PAYMENT ADVANTAGE LOAN PROGRAM OFFERS UP TO FOUR FLEXIBLE :30 PAYMENT OPTIONS EVERY MONTH, INCLUDING INTEREST ONLY AND MINIMUM PAYMENTS. THIS FREES UP CASH THAT YOU CAN USE TO PAY DOWN OTHER DEBT. THAT'S WHAT WE DO NOW. AND THE BEST PART IS OUR HOME IS STILL APPRECIATING. CALL CENTURY SAVINGS MORTGAGE TO SEE IF YOU QUALIFY. IT'S FREE! 1-800-555-5555. THAT'S 1-800-555-5555. CENTURY SAVINGS MORTGAGE. THEY CAN'T SQUEEZE A 26TH HOUR INTO THE DAY, BUT THEY CAN SHOW YOU HOW TO PUT MONEY BACK IN YOUR POCKET. VO CENTURY SAVINGS MORTGAGE IS A LICENSED CALIFORNIA MORTGAGE COMPANY.

## Same spot...it might be easier for you to read it in this format:

Up until last year, there were two things my husband and I never seemed to have enough of -time and money. We worked full-time. We had two kids. We were still paying off his school
loans and *my* credit card bills. My husband even had a part-time job at night. Still, we always
worried about making the mortgage. But then we found The Payment Advantage Loan Program
from Century Savings Mortgage. The Payment Advantage Loan Program offers up to four
flexible payment options every month, including interest only and minimum payments. This
frees up cash that you can use to pay down other debt. That's what we do now. And the best part
is our home is still appreciating. Call Century Savings Mortgage to see if you qualify. It's free! 1800-XXX-XXXX. That's 1-800-XXX-XXXX. Century Savings Mortgage. They can't squeeze a
26th hour in the day, but they *can* show you how to put money back in your pocket.

VO: Century Savings Mortgage is a licensed California Mortgage Company.