

EXHIBIT B

You're Important To Us.

We're dedicated to meeting your individual credit needs. We'll listen, and we'll work with you to provide you with credit terms to fit your needs. Unlike many banks and other loan companies, we don't close the door when we close your loan. Our goal is to build a relationship with our customers. That's why we'll provide you with the individual attention you deserve.



Here's what people are saying about us . . .

"Thank you so much for making the loan paperwork go so smoothly. We really appreciate everything you did."

— W. & K. Gates, Sweet Home, OR
 "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 anytime. 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, Mesquite, AZ

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We're Waiting To Hear From You.

We've been helping people like you meet their financial goals for more than 25 years — we can help you too.

Call toll-free

1-888-575-3427

for more information or to apply today



"We Make Loans That Make Life Better."SM



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 prelet, 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.

*Consult your tax advisor regarding deductibility of interest.

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**CONSOLIDATE
 YOUR CREDIT
 INTO ONE
 ACCOUNT THAT
 LETS YOU**



- ▲ Pay less interest
- ▲ Owe less money every month
- ▲ Deduct interest at tax time*



FLEXIBLE FINANCIAL SOLUTIONS TO MEET YOUR NEEDS

Now you can take advantage of the equity in your home with one of our most versatile financial tools — a home equity line of credit from Associates Home Equity Services.

Borrow funds as often as you want without re-applying.

Once your credit line is established, you can access your available credit when you need it, and as often as you need it, during the term of your loan. You'll get free checks to access your line, with no transaction fees.

Lower monthly payments mean more money in your pocket.

When you consolidate your outstanding balances into this line of credit, you'll have just one monthly payment. You'll have more money left at the end of the month, during the term of your loan.

A great tax break.

Unlike credit cards and other personal loans, the interest you pay on a home equity line of credit may be tax deductible. This means your effective after-tax rate is even lower. Consult your tax advisor regarding your specific situation.

Flexible options to meet your needs.

Associates Home Equity Services also offers a flexible range of home equity installment loans, if you would prefer to have set monthly payments for a specific time period — with your choice of fixed-rate or variable-rate interest, plus terms to meet your needs. Call today and let one of our loan specialists help you choose one that's right for you.

Leave more of your paycheck in your pocket each month.

Wouldn't it be great to have cash left to use for other things? This chart shows you how you could save:

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 |
| | OR | |
| Associates Home Equity Services line of credit | \$24,000 | \$182 |

By consolidating the same \$24,000 debt with an Associates Home Equity Services line of credit, you'll make one lower monthly payment of \$182 — that's \$412 a month more in your pocket every month!

And the interest you pay may be tax deductible. Ask your tax advisor about deductibility of interest. See back for important terms and conditions.

Priority Privileges Gold.

Another advantage of being an Associates Home Equity Services customer is the benefits, discounts, and services you get with Priority Privileges Gold — like our Homeowners Club,* which gives you:

- ▲ Special discounts on shopping and home services.
- ▲ Over \$350 of discount coupons.
- ▲ Complimentary computerized shopping service that saves you from 10% to 50% off the manufacturer's suggested retail price on thousands of brand-name products for your home.
- ▲ Complimentary "How-To" guides.
- ▲ Access to our national Tradesperson Referral Network.

**Not available in MI or OH

Flexible solutions that work for you . . .

- ▲ 48-hour conditional approval.
- ▲ Flexible qualification guidelines.
- ▲ Loans up to 100% of your property value.
- ▲ Owner- or non-owner-occupied financing.
- ▲ Tax-deductible interest opportunity.