

5 OCT 08

Dear Steve -

We can't begin to thank you for all you have done to get us out of our previous mortgage. We were going nowhere, and gaining nothing! We heard of you through a mutual business partner, and knew this could be our chance. At first call, we had no doubt. Steve, you are very courteous, friendly, and knowledgeable. You went out of your way to meet with me at my office, instead of yours. You stayed late, on occasion, to meet with us and ensure Joanie had all of her questions answered. We always felt confident of "the next steps". Your patience was a definite PLUS in our book! We truly appreciate all of your help. We're on a better track because of you. Thanks again!

Sincerely,

Elizabeth Nym
Joanie Lewis