

Mr. Steve Stelzman  
The Mortgage Company  
4295 W. Tilghman Street  
Allentown, PA 18104

Dear Steve,

I heard about the Mortgage Company on the Bobby Gunther-Walsh program on WAEB. After giving it some thought and talking it over with my wife, we decided to give you a call. We had only been in our home for about two years but we wanted to consolidate our new construction loan and a home equity loan.

Working with you and the Mortgage Company was very easy. After an initial telephone call, most of our correspondence that followed was done by email. My wife and I were impressed with your professionalism and personalized service when you came to our home to discuss our needs. We were able to close in a few weeks in a painless process that was everything as advertised. We are now paying a few hundred dollars less each month even after using some of the equity to consolidate some bills!

Thank you for providing this honest service to the Lehigh Valley. I would definitely recommend you and the Mortgage Company to anyone looking to refinance.

Sincerely,



Paul S. Kucinski