

October 16, 2008

To Whom It May Concern,

This summer my husband and I refinanced our mortgage in order to use the equity to install central air conditioning in our home. We had heard of the Mortgage Company through advertisements on the radio so decided to start there. Our initial contact with Steve was such a positive experience, we did not need to check anywhere else.

Within 24 hours of our first telephone conversation, Steve had sent us prices, rates, terms, etc. via email. We were impressed with the speediness and thoroughness of that. The next step was a meeting in his office. It was very comfortable, informative and low pressure. Steve answered our question, gave unbiased advice (and some that would not benefit him). Once we decided to go ahead with the refinancing, things moved very quickly and smoothly. Within two weeks our paper work was completed, and the installation of our AC was started.

We appreciated the professionalism and integrity of Steve. When we would call the office, they knew us by name and were quick to answer any further question. We would recommend the mortgage company to others as our experience was a very good one.

Sincerely,

*Nancy Mertus*

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