

Dear Steve:

Thank you for all your professionalism and assistance during our refinance. This is our second time dealing with your company. Your staff is outstanding. Both time every detail was attended to and even after we closed, Denise kept in touch to remind us about follow-up items.

We also want to thank you for helping us to consolidate our debt and save almost \$600 each month. One payment is so much easier.

Again thanks to you and your staff for a wonderful experience.

Terri Noble