

May 8, 2006

Dear Steve & the Mortgage Company:

I wanted to let you know that this was by far the easiest mortgage I've ever obtained.

From the pre-approval process to your coming to my home to have us complete our application to settlement, it couldn't have been easier.

Your staff is friendly and knowledgeable. I didn't have to worry. Your staff had everything under control. They let me know what items I needed to supply and they handled the rest.

The closing company said you are the most efficient lender they've ever dealt with. You were on top of all the paperwork. Marilyn stated she's used to the paperwork never being ready or always a rush and you had all she needed far in advance. And you came to the closing!

I do want to thank you for making this the best process! I did pass your name along to my friends who are interested in refinancing.

Thanks for all your hard work.

Terri & Jeff Noble