

Steve,

Thanks for the gift card.

" I obtained the first mortgage for my home through the good people at the mortgage company. This year, they helped me refinance and consolidate credit card debts. ~~I never~~ ~~I am always~~ It has been a pleasure working with them, they are ~~competent~~ highly competent and sincere. This makes a stressful process ~~almost~~ ^{NEARLY} stress-free for their customers. Thank you all again.

Joe Provenzano