

**Steve Stelzman**

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**From:** Steve Ryan [sryan@chrmail.com]  
**Sent:** Friday, May 29, 2009 11:23 AM  
**To:** Steve Stelzman  
**Subject:** Recent Experience

Steve,

Just wanted to drop you a line and thank you for good work on the recent refinancing. We had refinanced with you a few years ago, and were very happy with the results. This time was no different, and was actually even easier. Literally, all I had to do was provide the requested documents and information. I didn't have to do anything else except show up and sign my name.

Krista and Denise were excellent to work with, and kept me in the loop through the entire process.

Our goal in this refi was not to reduce the payment, but to get the lowest rate possible. Krista provided a couple options, and we were able to achieve our goal, which reduced the term of the loan by a full year. But the bonus was that it lowered our monthly P&I by about \$40 per month, and we ended up with about \$6,000 extra in cash.

I don't know if I'll ever need to refi this home, because we are at 4.5% fixed, but if we do, we'll be coming back. I have been talking to my son about getting his information together to see what you can do for he and his wife as well.

Once again, thanks.

Steve and Bonita Ryan

Steve

Stephen C. Ryan, CPA

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