

10/10/10

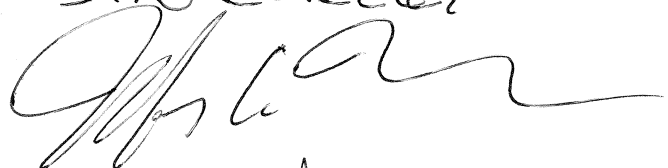
STEVE,

I'D LIKE TO THANK YOU
& YOUR STAFF FOR A JOB
WELL DONE ON OUR RECENT
CLOSING.

YOU FOUND THE RIGHT
LOAN PROGRAM TO FIT OUR
PERSONAL CIRCUMSTANCES,
EXPLAINED ALL THE DETAILS,
AND TOOK ALL THE RISK
IN FRONTING ALL THE CLOSING
COST UNTIL WE GOT TO THE
CLOSING TABLE.

I WOULD BE PLEASED
TO RECOMMEND THE MORTGAGE
COMPANY TO ANYONE LOOKING
FOR A MORTGAGE IN YOUR
SERVICE AREA.

SINCERELY



JEFFREY A. NICHOLS