

> Sent: Tuesday, February 15, 2011 10:28 PM
> To: Denise Stelzman
> Cc: Steve Stelzman

>
> Hi Denise,

>
> Thanks for getting back to me. I really appreciate it.

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> I also haven't had a chance to write to you but I wanted to let you know that the recent re-finance process with you and the Mortgage Company was absolutely worry free. I have never had an experience with a company where I felt so relaxed and so confident in the personnel as we did with you guys. A mortgage is not to be taken lightly especially with all the paperwork but also a mortgage is probably the biggest loan in a person's life. You guys made the whole transaction worry free and seamless. It was the perfect experience. I have recommend you guys to numerous people and I just can't stop praising the level of expertise but also how comfortable you guys made me and Sohena feel. Everyone was very polite and patient (as you saw our 1 year old keeps us pretty busy). Again, thank you for all of your help.

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> Regards,
>
> Chirag P.