

STEVE,

OUR EXPERIENCE WITH YOUR ORGANIZATION WAS EXCELLENT. WE WOULD DEFINITELY DO BUSINESS WITH YOU AGAIN. PLEASE KEEP US IN MIND AS MORTGAGE RATES DROP. I'LL EVEN CONSIDERING IN ARM? WHATS YOUR THOUGHTS?

SINCE WE REF'D WITH YOU A FEW YEARS BACK, WE REF'D ONE OTHER TIME WITH ANOTHER BROKER. THE EXPERIENCE WAS NOT AS PLEASUREABLE AS DEALING WITH YOUR ORGANIZATION.

THANKS

Tom G. Dano