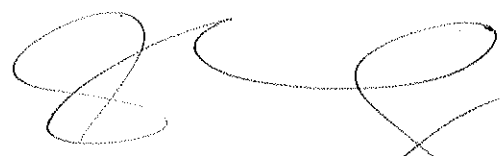


Scott + Sheri Horoshko
September 27, 2011

My husband and I chose Michael Bower to do our mortgages based on a personal relationship. However, we have continued to use him for mortgages and refinancing over the years based on his professionalism and experience.

Michael has offered us clear and understandable explanations of our mortgage requirements. We were able to refinance to a 10yr mortgage based on his guidance.

I would recommend Michael Bower and The Mortgage Company to anyone. They were a pleasure to deal with.



Sheri Horoshko