

12/11/11

Steve,

We want to thank you for making our reFi experience this smoothest we've ever been through.

From start to finish, there were no hiccups or delays. Your communication was great. We always knew where the process was + what you needed from us.

Closing was uneventful - just the way it should be.

Thank you for all your hard work. We greatly appreciate all you did for us.

Jim + Carol Lynch