

1/26/2011

Dear Steve;

My writing may not be as neat as it should be as I recently broke my wrist on a slippery sidewalk. However, I want to thank you personally for the work you did in helping me refinance my mortgage.

I recognize that I needed to go slowly and understand the different terms and options of which best suited me & my family <sup>getting my age</sup> and what I needed to accomplish to protect all of us. You patiently answered all of my <sup>questions</sup> and provided supporting information to <sup>necessary</sup> make comparisons.

The actual closing process went smoothly and was well explained. I was very pleased.

With your support we accomplished our objective in a stress free manner. I am truly grateful for your support and would not hesitate to recommend the Mortgage Co to anyone.

Take Care

Robert  
(Roland Nicol)