

January 30, 2011

Dear Steve,

We are writing to let you know how extremely satisfied we were with our recent refinancing with The Mortgage Company. When we made our decision to refinance our mortgage, we came directly to you based on a recommendation from one of our parents who had worked with you earlier in the year. This is not our first home or our first refinance, so we can say based on experience that working with you and everyone else at The Mortgage Company was an absolute pleasure. You took the time to explain everything about our refinance and when closing came there were no surprises. Your staff did a great job of keeping us informed on the progress of our application and was very helpful in answering all of our questions.

We have already recommended The Mortgage Company to our family and friends.

Thanks again.

Geoff & Beth
Geoff and Beth Seibel