

Silroy
12/10

Dear Steve,

Sorry for the delay in getting
back to you.

My experience with you and your
staff at the Mortgage Company was
truly beneficial and a very pleasant
experience.

I thank you for all that you did
and you made the transaction very
easy for me. Also, thank you for
the gift card.

Happy New Year!

Sincerely,

Stephen F. Nichols

BO 😊