

Steve,

Thanks for all your work  
on refinancing my house at:  
7485 Beth-BATH like BATH

I really appreciated your professionalism  
as well as your personal touch!

Thanks for bearing with the "dings"  
of a divorce settlement.

I consider you, not only a "business  
acquaintance", but a friend as well.

Best Wishes for prosperity in 2011  
"I hope OBAMA & the Dems don't ruin it  
anymore & that the Market soon turns  
around."

Ann Smith  
ServiceMaster of Bethleem