

December 14, 2010

Steve Stelzman
The Mortgage Company
4295 W. Tilghman Street
Allentown, PA 18104

Dear Steve,

Gary and I would like to thank you again for the great service we received with our refinancing. This time around was definitely a challenge for all of us, but, as usual you and your staff were wonderful. This is the second time that we have utilized The Mortgage Company to refinance our mortgage and we could not be more pleased with the services we have received. The first time our experience was so positive and the process went so smoothly that we chose to use your company again when we refinanced our mortgage just recently.

We were both pleasantly surprised at the many ways The Mortgage Company went above and beyond to get our needs met. You and your staff have gone out of you way to make us feel totally confident in the decisions we were making and were greatly appreciative of the services received. We would definitely recommend The Mortgage Company to anyone for their mortgage needs. To you, your family, and your staff – Merry Christmas and Happy New Year!

Sincerely,



Gary & Kathy Smyth