

11/17/10

Dear Steve,

Thank you for all your help; you have made refinancing as easy as possible. Your professionalism and polite manner is greatly appreciated. "Is", is the right word, not was, because it leaves an ongoing feeling of being helped whenever I remember the service you provided for such an unpleasant endeavor in an unmerciful world, where there are wolves in three-piece-suits waiting to devour naive and innocent humans (such as myself) of the hard earned money we need to support our families with.

I believe you did the best you could despite some credit problems I have had on my credit record. Keep up the good work for the sake of love and the future of mankind.

Thank you,

Matthew A. Spagnoli