

Dear Steve, Denise + Staff -

We are so sorry for the delay in sending this thank you. Don + I want to send our deepest gratitude for all the time + work you put into the refinance of our mortgage. From beginning to end, the refinance process for us was well organized + went very smoothly.

Steve we are so grateful that you gave our refinance a second look. I'm sure it wasn't easy to find a program for us, but you did. Your professionalism + kindness shall not be forgotten. We will not hesitate to recommend your services to our

friends who are interested in refinancing!

You are thoughtful, caring, generous, warmhearted and, most of all...appreciated!

Warmest thanks -

Don + Denise Botbyl