

July 20, 2009

Dear Steve,

Thanks to you & everyone at the Mortgage Company for making my mortgage refinance pain-free. Thanks for working quickly enough to take advantage of the rates. I appreciated the way your staff kept me informed every step of the way and how all of you took the process at my pace and made sure I understood all that had to be done and all the finance "mumbo jumbo".

From the office, to the staff -- you made the process of refinancing comfortable. I'm certainly glad I asked Bonnie to recommend a mortgage company.

Thanks Again!

Greg A Cedertof
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