

STEVE,

I JUST WANTED TO LET YOU KNOW HOW HAPPY I WAS WITH MY EXPERIENCE REFINANCING MY MORTGAGE. YOUR STAFF WAS VERY FRIENDLY, AND THE OFFICE IS GREAT FOR PEOPLE WHO HAVE TO BRING ~~THEIR~~ KIDS ALONG.

THOUGH MY SITUATION MAY HAVE BEEN A LITTLE DIFFERENT BECAUSE I WAS CONSOLIDATING BILLS AND NOT REALLY LOOKING FOR A LOWER RATE, IT FREED UP OVER \$1300.00 A MONTH AND NOW KEEPS US FROM LIVING PAYCHECK TO PAYCHECK! WE EVEN HAVE EXTRA MONEY TO FIX UP OUR HOUSE.

THANKS AGAIN,

DAMIAN SCHAFER

A handwritten signature in black ink, appearing to read 'D Schaffer', written in a cursive style.