

Dear Mike,

I just wanted to Thank You for the way you handled our re-finance. You had a tough sell with my husband because of a previously bad experience. We received a letter from another mortgage company and we were given promises that could not be Met, the mortgage man came to our house, filled out the papers and promised an extremely low rate. Two days later he said we qualified and would close in less than a week . We waited and waited but no closing and no call. We tried several times to reach this man but to no avail, at this time we were given your phone number. Unfortunately we were frustrated and angry when we called you. Not only were you pleasant, you were very professional. You explained why this other man never called, he could not deliver what he had promised, and you offered to help us. I must admit through it all my husband was skeptical and not the easiest man to talk to. You made this as easy as possible, offered us a good rate and a promise to close on a certain date. Needless to say, you did deliver what you had promised and we closed exactly when you said, by doing so you gained our confidence for that. We thank you for your pleasant personality, your professionalism, and your devotion to the Cubs.

Our sincere thanks,

Bob and Marianne Cozzi

P.S. We are happy to recommend you to our family and friends.