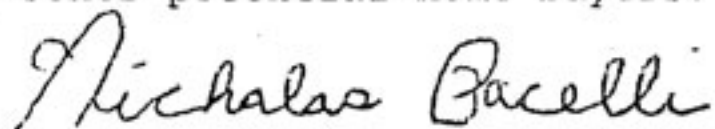


As first time home buyers, we were very unfamiliar with the many processes necessary for both obtaining the mortgage and for the closing. Mike not only educated us each step of the way, he prepared everything in a timely, organized fashion. He updated us on the interest rates and locked us in on a great rate. Additionally, he figured out a way to help us avoid costly mortgage insurance while still putting less money down. We were very impressed with Mike's knowledge and professionalism, and we have since recommended him to many other potential home buyers.

A handwritten signature in cursive script that reads "Nicholas Pacelli". The letters are fluid and connected, with a prominent initial 'N'.

Nicholas and Amanda Pacelli