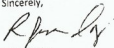


I was a first time Homebuyer and Mike was wonderful. He is very knowledgeable about numbers. He will spend quality time with you to explain in depth how the mortgage is calculated.

It was such a pleasure to have somebody who genuinely cares about you as a person.

Sincerely,

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

Regina Irby,

Very Happy Homeowner