

**Michael Vrba**

---

**Subject:** Welcome!

Michael,

I wanted to say, "Thank you" for providing a very smooth refinancing process. I've been through two other refinances in the past two years and have always had problems. These problems would cause the process to drag on for a few months. This was completed about a months time, which I call very reasonable.

You and your team were very thorough in getting my information together to get the process completed in a very timely fashion.

I would have zero problems coming to you and Majestic Mortgage when looking to do any type of refinance in the future.

Respectfully,

Scott Swidler