

Dearest Eddie

I'm writing this letter to thank you for all your patients and help, we all know that this refinance was the hardest and the most difficult you probably ever done.

For over a year and a half we lived thinking that because we did owner finance with a six month and an additional six month extension at 8% interest that we would end up losing our home. After being turned down from several mortgage company's due to our low credit rate you worked magic! With your knowledge and your expertise you made us feel like we had hope, even after the week before I lost my job you treated us like part of your family and we just wanted you to know that in our hearts you are part of our family.

We will never forget what you have done for us!

Thank you for helping us fulfill our dreams and for the opportunity to leave that insanity behind us so that we can finally start a new life.

We pray that God blesses you and your family unboundedly.

You are truly a blessing to us.

Frank and Lillian

11/18/2009