



July 31, 2012

To Whom It May Concern:

Upon getting divorced last year, it became necessary for me to refinance my home in order to put it in my name and be able to stay in it. As the owner of my own business, my application for the refinance was to be rather complicated because I am considered self-employed. From the moment that I began to plan for the refinance, however, I felt that I was in expert hands. That is because every step of the way, Clay Jeffreys demonstrated the knowledge, the expertise, and the organizational skills to bring the refi to fruition.

When I first approached Clay with my goal of refinancing, he lost no time in getting me set up for future success. When he pulled my credit, he found an old charge-off loan from a bank account I had closed years ago that was pulling my credit score down ever so slightly each month. Only because he identified this early on and gave me the tools to resolve it was I able to keep the high credit score that I was used to enjoying.

Throughout the process, Clay gave updates on the status of my application without my having to ask. He was proactive, thorough, and organized in this way. Additionally, whenever I called him with a question regarding preparation and documentation of loan application materials, he responded quickly and offered a clear answer to my query.

Overall Clay's knowledgeable and helpful approach transformed what might otherwise be a nerve-wracking process into a path of success for me as an individual and as a business-owner. Rather than being a nuisance, the refinance process gave me a sense of achievement and pride in the home that I can now truly call my own.

With Gratitude,

Claire Bell, Sole Member

Chic Abode Interiors, LLC