



**Angel Oak**  
HOME LOANS

Dear Dana

As a mortgage advisor, I have the opportunity to refer clients to a personal banker on occasion when I cannot offer the specific product the client needs. I have worked with many over years. Some I have used because of friendship, some because of networking group relationship and some because of level of service alone. You are one of the very few I have ever encountered that checks off all of these boxes. I have sent you many clients over the years and have received glowing feedback from them about you and your team's level of service. I have also used you personally to help me and my family. You helped put us in a better financial position on multiple occasions. Your deep knowledge of personal and business banking makes you a true asset to me and my database. You will always put the client's needs over your person paycheck. That is a referral partner I can always trust to treat my clients with the same level of integrity as I do.

Sincerely,

**Joseph Dollar**

*Mortgage Loan Advisor*

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