



Dear Yvette,

You know as well as anyone the many challenges of being self employed, and the daily obstacles one has to overcome when running their own business. Well, one of those obstacles is qualifying to purchase a new home using your "reported" tax return income. My borrower, Florence Olamigoke came to me with a tax problem, and I immediately sent them over to you. I have lost deals in the past, because tax professional may not always understand how to balance a client's tax liability with their potential to qualify for a home loan. I was extremely impressed when you were able to prepare and file Ms. Olamigoke's 2015 and 2016 tax returns in less than 30 days. Not only that, you found a way to keep her from owing taxes for both years, and allow her to still qualify for her dream home. Needless to say, Ms. Olamigoke came back to me extremely excited and relieved that she could start her home search, now that the burden of doing her taxes had been lifted.

In addition to understanding how to work with self employed clients, it was amazing to see how you were able to overcome the cultural and language barrier with Ms. Olamigoke being from Nigeria and not to mention currently living in California.

The list of ways that I was impressed about your level of service could continue on, but most importantly I want to say, THANK YOU for everything you helped Ms. Olamigoke accomplish. I am extremely excited that I found a tax professional committed to providing excellent service to their clients.

Sincerely,

A handwritten signature in black ink, appearing to read "Jamaal Cosby", written over a horizontal line.

Jamaal Cosby

Mortgage Loan Officer

---