

Joseph Ongtingco

91 Geraldine Drive
Smyrna, GA 30082

August 30, 2016

David Arnold
Jim Duelmer
Lou Beltrami

I wanted to thank you for the great experience that you provided through the course of our new home purchase. Beginning with David Arnold whose expertise was further demonstrated when we had contact with the sellers real estate agent and experienced what incompetency would be like. I feel she would have been far less stressed if David had been her agent as well.

Next Jim and his staff provided mortgage process that was very smooth. This process was so refined that I would have expected there to be more to the entire process considering the horror stories that I have heard in the past about other mortgage brokers.

Our closing occurred at Lou's office. His staff greeted us warmly and made everyone comfortable. Everything was prepared before arrival and corrections were made expeditiously. We spent more time waiting on the sellers agent, see above, than the paperwork which was completed by Lou.

Overall, these fine gentlemen made the dream of myself and my wife, Katie, come true. Thank you for your expertise and hard work.

Warm regards,

Joseph Ongtingco