

EXPECT  
BETTER



Stacey Brustein  
Fairway Independent Mortgage  
11340 Lakefield Dr, Suite 200  
Johns Creek, GA 30097

Persephone Galambos  
1580 Holcomb Bridge Rd  
Suite 26  
Roswell, Georgia 30076  
Cell 404-429-6695

Dear Stacey,

For several years now I have referred many of my clients to you for their mortgage needs. They have always been pleased with the experience. You are responsive, considerate, patient, and provide good mortgage options and prices. I cannot say enough about the care that you provide to my clients that are purchasing homes. However, this letter is about my personal experience for a refinance of my home. When it came time for my husband and I to refinance our home, we did not hesitate to call you. Since I am a Realtor, my husband did not even suggest getting quotes from any other companies since he knows I have had experience with a large number of loan officers.

When we approached you, we were not certain how we wanted to proceed with the refinance in terms of a straight re-fi, a cash-out re-fi, or other options. You talked us through all the options, asked all the right questions to get a clear picture of our specific situation and were able to quickly provide us with quotes on all options so that that we could make the best decision for our family. You provided a detailed list of everything that you needed in order to get our mortgage through underwriting. It was an easy-to-follow list and included a few things that were in anticipation of the underwriter's needs because of how thoroughly you got to know our situation. The underwriter only needed clarification on one item. The process was seamless because of your careful attention to detail.

We are so VERY pleased with our re-fi experience. We are ecstatic with how much our financial picture has improved because of our refinance. I don't think that you can even comprehend the difference you have made for our family. Thank you for your expertise in improving our financial situation through your mortgage products.

Sincerely,

A handwritten signature in black ink that reads "Persephone C Galambos".

Persephone Galambos