From: mikebrowne@roswellchurch.org

Sent: Wednesday, January 04, 2012 1:46 PM

To: Jeffrey Pinkerton

Subject: dunwoodymortgage.net-Closing Survey from Borrower

I attempted to work with some other agents (different companies), and I was never pleased with the manner in which they tried to "help" me. I did not feel like I was being heard or that what I wanted/needed was possible.

Immediately upon working with Clay, I realized that it would be different. I felt heard, understood, and appreciated throughout the whole process. Honestly, this refinance was a wonderful experience for my wife and me! THANK YOU!

Sincerely,

Mike Browne