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August 31, 2016

Vance Blew SWBC Mortgage Corporation 3485 Acworth Due West Road, Suite 160 Acworth, GA 30101

Dear Vance,

I just wanted to say THANK YOU for making the whole refinance process so easy and pain-free! For several years now I've been hearing that rates are at an all-time low, but I've been contemplating refinancing. With recovering home prices, not only was I concerned if my home would appraise, but my last experience refinancing was a long and drawn out process, with little to no communication.

After we discussed some options, I was thrilled to know my interest rate would go down from 6.75% to 3.75%. You provided me a concise upfront list of all documentation needed and regular updates on the status of my loan. I truly appreciate your assistance and the monthly savings. Thank you!

Sincerely,

Rosario Mercedes-Maldonado, CPA

Tax Manager

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