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**From:** Darlene Alber [mailto:darlenealber@bellsouth.net]  
**Sent:** Sunday, October 09, 2005 11:10 PM  
**To:** Randy Garrett  
**Subject:** RE: Randy Garrett: Friday Reverse Mortg Closing

October 9, 2005

Dear Mr. Garrett,

Thank you for the special letter of thanks I received from you pertaining to your setting up my HECM reverse mortgage loan. It was a great comfort with complete confidence that all was in order because you were present, sitting at my side, during the closing. Priceless!

Thank you for going the extra mile. We walked a few extra miles, but your professionalism never wavered as you patiently lead me down unknown paths.

The words Thank You do not seem meaningful enough to express how much I appreciated your sincere concern for my well being while representing your company with complete loyalty.

Sincerely,

Darlene Alber  
5011 River Rock Way  
Woodstock, GA 30188  
678-445-7054

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November 4, 2005

Randy Garrett, VP  
Capital Mortgage Services Inc.  
1105 Sanctuary Pkwy.  
Ste. 475  
Alpharetta, GA 30004

Dear Mr. Garrett,


Thank you for the follow-up pertaining to my problem with setting up the electronic check depositing account with Financial Freedom Senior Funding Corporation. I regret the non-responsive approach on behalf of the previous bank, along with the delay and extra efforts placed on you while I set up a new banking account. Thank you for your patience.

As I have declared over and over, you always go the extra mile. Needless to say, people who are as dedicated as you are to serving the customer while providing a service is difficult to find.

It has been refreshing to do business with you. You are a man of your word. I will not forget to mention your service to people I meet. You can use me as a reference when a prospective customer may request the same.

Enclosed is the blank check I promised you as soon as I received it. Hopefully, this will put an end to the electronic deposit problem.

Sincerely,



Darlene Albel

5011 River Rock Way  
Woodstock GA 30188-2994  
678-445-7054

E-Mail: [darlenealbel@jcsouth.net](mailto:darlenealbel@jcsouth.net)