

September 5, 2019

To whom it may concern:

I would like to thank EJ Farge for his help refinancing my home. I had never refinanced before and EJ made the process very easy from start to finish. He had consistent communication with me so that I never had to wonder about where we stood. EJ also made sure to explain everything in detail and made sure I knew the "why" behind items the processor and underwriter asked for. There were some unexpected things that popped up along the way, none of which were EJs fault, but again he ensured to reach out to me immediately and helped advise me on my next steps. His follow up skills are impeccable. I would recommend EJ to anyone needing to buy or refinance a home. He is very knowledgeable about the loan process and will give you honest advice. Thank you EJ again for your help! I am thoroughly looking forward to getting some updates done around my house so that I can really enjoy it before it comes time to buy our next home. Just know that when that time comes, EJ will be the mortgage lender I reach out to for my financing.

Sincerely,



Nicole Valdez
Retail Market Manager
Synovus Bank
Hiram, GA