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To Whom It May Concern:

Ted McGee and Residential Funding Consultants, LLC come with my highest recommendation for the reasons described below:

- a. **Grit.** Ted is not shy about the more difficult files and comes especially recommended for divorce situations, non-W-2 borrowers, and equity buyouts. I settled a deal for my Client where she would buy out her brother's one-half interest of inherited property. The only question remaining was where the money was coming from. I did not hesitate to call Ted to make the connection and I am thrilled I did. Despite our pressing time frame to get the money delivered to brother within sixty (60) days, Ted remained cool, calm, and collected to get the job done. This includes qualifying income, savings, and equity wherever it may be stored.
- b. **Professional Responsibility.** Over the life of our joint fiduciary duty, there were instances where information attained from Client, or produced in the course of our work, could have been considered confidential. Ted was quick to pick up on the information that could not be passed along to me without Client consent which I respected. For this reason, Ted might be perfect in a divorce scenario also.
- c. **Good Rates.** The "elephant in the home financing room": interest rates. Ted as a broker, is able to source loans from whatever source gets his clients the best deal. I am objectively happy with the rate Ted secured my Client. All while using Client's equity to prevent Private Mortgage Insurance ("PMI") from being included in the monthly mortgage payment.
- d. **Residential Funding Consultants Team.** Sarah Deforest answered the phone after hours, assisted our firm in communicating to relevant parties the need to secure good title for her boss, the servicing lender, (in all instances, often times outside the scope of what was expected of her), and otherwise asked all the right questions to ensure a final lenders packet arrived on time. Without her genuine commitment to her career neither Ted nor I could have gotten the job done as completely and timely as we did.

Sincerely,

Jacob B. Shumard, Esq.  
For the firm.