

March 29 2008

To whom it may concern:

Mr. Quinonez ("Q") has been the best help in our lives. He took the time to meet in and out of his office. He took extra care in explaining our options and also went as far as to print out a special report just for us. He took my focus off of a low interest rate long enough for me to realize how I got into this whole mess. I guess I just needed to hear what I already suspected. "Q" stopped my interest rate from going up, he got us a fixed rate with NO PRE PAYMENT and when we got to closing the rate was lower than he had initially quoted my wife and me. He helped lower our insurance and paid off our taxes. Then to our surprise, we were called back to his attorneys office to pick up a check for money we wernt expecting to get. I wish he had been our first banker. We really needed him then too. We recommend him to all our friends and have already sent him 2 familys.

Franklin [REDACTED] Patricia [REDACTED]

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Patricia [REDACTED]