

February 15, 2003

I am writing this letter to let other people know what a great experience I had when dealing with Cary Cox and Flagstone Financial.

Here is what transpired when I built my home:

First, the amount of time that lapsed from when I was first referred to Cary until I closed was almost one and a half years. That was because after choosing one home I decided to have one custom built for me instead. When I chose to build instead of buy pre-existing, Cary had no problem and immediately got me qualified for the new home as it was at a higher sales price.


Throughout the entire building process, Cary kept me up to date with interest rates which helped me make my decision whether to do a more costly long-term lock or hold off locking until nearer the completion of my home. By keeping me informed he saved me quite a lot of money.

Next was Cary's consultative approach to find the best loan program for my unique set of circumstances. He gave me several different options to choose from without assuming that a thirty-year mortgage was best for me. In addition, his knowledge from being a real estate broker was invaluable, since at no additional cost he helped me navigate the sales contract from the builder.

Throughout the entire transaction Cary had my best interests in mind which really helped me as this was the first time I had bought a house. The whole process was virtually seamless. Everything happened on his end according to plan and when there was a delay in completion from the builder he wasn't fazed at all. He took it in stride and adjusted things to make sure we still had a smooth closing.

At the end, my house closed and was funded exactly as he said it would be when we had reviewed the papers in advance.

Sincerely,



Erik Dinsmore