

April 21, 2011

Dear Cary:

Cary, just wanted to take this opportunity to tell you how you and your team made refinancing my house a very positive experience. Compared to what I went through with my prior lender, your process was fast, efficient and minimally invasive on my time. You came highly recommended for how you treated your customers and now I see how you have earned that reputation. I will gladly pass your name on to any of my friends who are looking to buy or simply refinance their current home. Thanks again for your assistance during each step of the process and I wish you, Jaqui and the rest of the team at Flagstone Financial continued good luck.

Frank D. Smith

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