

Richard & Barbara

Americash  
2955 Redhill Avenue, Suite 200  
Costa Mesa, CA 92626

Re: Recent Re-Finance and Purchase Loans

Dear Mr. Chad Church,

March 2, 2011

In reference to the above mortgage loans, I want to express my sincerest appreciation to a couple of the individuals that serviced my loans: Jim Maater, our loan officer, and Aundra Thompson, our loan processor.

Starting with Jim, I wish to express my gratitude in his professionalism as we progressed through the stages of the loan application process. I have found him to be accessible and informative as he was able to answer all of the questions and details that arose through the process and in our conversations. Unlike several of the other loan providers I was entertaining during the bid process, he provided me with all of the necessary TILA disclosures and related forms and explanations in full. Just as important, he provided me with regular status through e-mail and phone conversations ensuring me that the loan application process was proceeding as planned. Even when we experienced an issue near the funding stage of the loan processing process, he was accessible and quickly took the necessary actions to ensure a remedy.

With regards to the loan processing stages, Aundra Thompson was pleasant to work with and was very honest and direct when asked about her recommendations on handling some situations. I appreciated her insightfulness and experience in her responses. Although she was not as accessible as Jim via phone, nonetheless, she was prompt and timely in her e-mail responses back to me. Of special mention and merit, a problem arose where a communication failure with the escrow company we were using was not aware of the refinance loan that was used to purchase an investment property as part of the requirement to close escrow. This resulted in the expediting of activity to get the loan paperwork prepared for the signing of the documents that was supposed to occur the next day. She undertook and endured several hours of overtime in order to meet the deadline of getting the loan documents prepared and sent to escrow the next morning for a signing that took place in the afternoon. Her dedication to meet the deadline was essential in minimizing the delay of an escrow closure. I recognize the beyond the call effort and thank her very much for her professionalism.

Despite the one bump in the road, the loan process with Americash was a positive one and the team was very pleasant to work with and I would have no issues with providing referrals to this team. The key to a successful loan experience is to maintain constant communication and for the client to provide timely and complete submittals to information being requested, not to mention having a competent loan team as a prerequisite.

Again...thanks to Jim and Aundra for a job well done!

Sincerely,

Richard and Barbara