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# Southern Star Mortgage

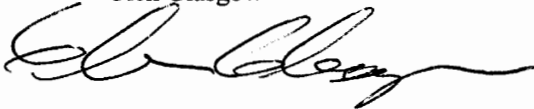
September 11, 2003

**Steve Berglund**

Before I go any further I'm not a person of incredible words, but I want to say thank you for your incredible work on my refinance. I've tried 5 different times to get refinanced, and it was all unsuccessful because of credit issues. Your unexpected call telling me you could refinance my mortgage at a 6% interest rate sounded a little too good to be true. I went ahead and let you run some numbers. You said you could do it, and whether you new it or not at the time you where my last hope before having to give up the house I built. To add to my struggles I had been previously divorced, and the decree stated I had to either re-finance the house or sell within 6 months of the signed decree, and a year after the decree was signed I was still trying to re-finance, and had to deal with court issues of defaulting the time on the refinance. Thank you very much for not making me feel like it was all my problem. I know you're not paid to be a counselor, but every time I called you or you called me you always made me feel a better without me being embarrassed of the court issues. Every time I frantically called you for support on the loan process for my court date or was a little rough on the phone simply because I was panicked by the judges ruling he might give you always provided documentation timely, and where always wonderful to talk to on the phone. I'm not sure how involved you really wanted to get into my personal issues dealing with courts, and refinancing, but you proved to me that I wasn't just another customer I was someone you where willing to go the extra mile for even if you where not getting extra payment for it. That say's allot about you as a person, but I would recommend every single person dealing with a mortgage come to you first, and I promise you will be the person I will refer people to. I can't thank you enough you didn't just refinance my house you saved my house, you saved the two children's bedrooms from having to move, you helped bond a marriage even tighter with my wife as we are very happy, and relieved, and you are one of the nicest people, and professional at the same time I have ever worked with. If I was a millionaire I would throw you a 1000.00 bonus just for the service I received. I really cannot thank you enough, and this letter is a very small way of saying thank you for everything you did for my family, my refinance, and me. If there is anything I can do for you in the future even if it where to watch your dog while going out of town you can consider it done for free I owe you much more. I want to thank your processors as well. Toya, and Jessica never failed to get you the information, they where pleasant to speak to in person, and over the phone. You have a great team, and I appreciate the entire team of Southern Star Mortgage a great deal. Thank you very much.

Sincerely,

Glen Glasgow



Thank you !!! .....