

## Comments and remarks:

1. Very pleased with what they regard as the last mortgage they will ever require. Docs were brought to them in the evening, which they appreciated.
2. Film executive thanked us for great rate and service, which included bringing docs to her at her office.
3. Executive editor of financial broadcast and spouse. Very good rate/pricing for expanded conforming loan amount. Docs were brought to them, which they appreciated.
4. Cash-out loan that lowered rate substantially and gave borrowers funds for remodel. Rates dropped soon after, but still exceptional permanent rate. Docs were brought to them on the weekend, which they appreciated.
5. Extra 1.75 point for non-owner occupancy (standard) and additional extra 1.00 point for co-borrower's low credit score. Borrowers thanked us for what they called great rate and exceptional service. This was a couple participating in son's first home purchase. Docs were brought to parents home for signature by all parties, which they all appreciated.
6. Retired PhD aerospace engineer and retired teacher. They bought down to the conforming loan limit and are thrilled with their rate. They thanked us for what they characterized as exceptional service and outstanding pricing, superior to what was available at both their bank and credit union. Docs were brought to them for signature, which they appreciated.
7. Was asked by his bank why he was doing loan with us. He told them because our rate and costs were substantially lower than they could offer, though we were dealing with the wholesale division of the same bank. There was a subordination of their 500k prime minus zero home equity line of credit that was done in three days. Docs were brought to them on the weekend, which they appreciated.
8. Exceptional pricing for a relatively small loan for a non-owner occupied property for an out of state borrower. Very satisfied borrower. Docs were brought to his hotel, which he appreciated.
9. Retired UCLA professor/physician and spouse. Demanded that we bring business cards to be distributed to colleagues due to what was characterized as exceptional service, attention to detail, and for delivering better than was anticipated. Appreciated that docs were brought to their home for signature.
10. Fantastic rate and pricing. Appreciated ease with which application was taken, documents were picked up at place of business, and loan docs also taken to place of business. At close, said that service and result was beyond expectation.
11. Exceptional rate and pricing for CPA and executive spouse. Appreciated that docs were brought to their home in the evening. Very long duration as there was a time consuming successful subordination of a home equity line of credit (the amount of which had to be lowered) plus the borrowers took time out for a European vacation.
12. Retired teacher who required cash out to build a new garage for her older home. Exceptional rate and overall pricing. She very much appreciated that docs were brought to her home for signature.
13. Same borrower as loan #10. Exceptional rate and overall pricing given that this was a non-owner occupied property, resulting in an extra 1.75 points to fee. Borrowers again appreciated that docs were brought to his place of business in City of Burbank. Couldn't have been more pleased.
14. Incredible rate and pricing especially given relatively very high loan-to-value. Appreciated that loan docs were brought to their home in the evening.

15. Purchase loan. Borrowers, a psychologist and attorney purchasing their first home with the assistance of gift funds from parents, were enthusiastic about our service and attention to detail. Appreciated that docs were brought to their apartment. Called after close to say that since they always call when they are displeased with service, it was a pleasure for them to tell us that our service had been exceptional, and in accordance with what we had told them the day they had been referred to us.
16. We recommended a zero point option for this retired couple who anticipate that they will remain in this home for five to ten more years. They were unhappy for awhile because the lender took an inordinate time to approve the loan, mainly because of technical issues relating to the release of the appraisal by the lender they had originally gone to, rates them spiked, and we were forced to wait about another month to recapture the rate and pricing originally anticipated. Happy campers in the end, but rough sledding on this one. For awhile, we wouldn't have won a popularity contest in this household, but very satisfied clients in the end. Very much appreciated that docs were brought to their home in San Diego.
17. Relatively very small loan for longstanding, clients, both attorneys, one specializing in real estate law. Perfect loan for this couple as they will pay it to zero over the five year fixed period (they had only six years left on their existing loan) while reducing their monthly payment by approximately \$900 per month, even with the accelerated payment schedule. Docs were brought to her office, which they both appreciated.
18. Relatively very small loan for widowed parent of longstanding client. This was a zero point loan, and the borrower appreciated that docs were brought to her home.
19. Purchase loan for IRS officer with relatively long escrow period due to contingency. Exceptional rate and overall pricing given the length and difficulty of the transaction. Borrower, agent and escrow personnel were all appreciative, and docs were delivered to borrower at his office.
20. Retired physician and spouse who bought down their loan amount to the conforming limit, and very much appreciated the rate and level of service, including the delivery of docs to their home, but also that they were afforded a nearly zero point option (points came to less than 234). Bought down the loan to the true conforming limit. This loan was delayed due to the lender's need for excessive documentation over silly matters, and as we then waited for a favorable rate and pricing. Very satisfied referral clients, who also appreciated that docs were brought to their home.
21. Longstanding clients. Challenging loan due to documentation issues as one spouse is in the entertainment business and rounding up all the tax paperwork was a challenge for all parties, plus there were loan-to-value issues, and a home equity line of credit that could not be subordinated. In the end, borrowers were frustrated, but very satisfied with their zero point loan and unhappy that the lender made them give up a great equity line to get it.
22. These borrowers chose a higher than expected rate due to cash flow issues, but they were compensated by not only paying no points, but by paying no closing costs and actually getting a cash refund. So what started out as an attempt to get a rate of under 5%, ended up with something more appropriate for this couple: a lower payment, a fixed rate, and cash in the bank. They are very pleased, and were pleased, too, that docs were brought to their home.
23. Another zero point, zero cost loan, this time with the borrowers lowering their payment more than 2000/month, receiving a \$1201 refund at close, and still getting a rate under 5% (we love 15-year fixed rate loans for anyone who is comfortable with the payment). These borrowers may want to sell their home, worth over 2 million dollars, sometime over the next five years, so this was the perfect financial vehicle for them, whether they keep the property or sell. This was better than a free loan; they were paid to do it! They, too, were pleased that docs were brought to their place of business.

24. We waited and waited for a rate under 5% and finally got it. Very time consuming loan (or the rate would have been better) as this was done under a special government sponsored program that the lender did at a snail's pace. The special program allowed reduced lender's fees and liberalized debt-to-income standards. As this borrower defers income, it was necessary and appropriate to utilize this program, but everyone hated the time it took. In the end, the borrower was a little disappointed that the pricing wasn't somewhat better (if the lender had been quick, it could have been 4.625% at zero points, plus the special program was terminating and we had to finally lock to protect the loan), but satisfied with her good permanent financing, and the level of service she received. She was also pleased that loan docs were brought to her at her location of choice. Very satisfied client.
25. Purchase with relatively short escrow period. Locked on 30-day pricing on very favorable terms. Borrower call us at close to compliment us on being the only parties in the transaction that he appreciated and who lived up to their original mission. They, too, appreciated that loan docs were brought to their former residence for their signature, delivered back to the lender the same day, so that the transaction could close one day early.
26. Just married couple purchasing first home. Their agent told us that we provided the smoothest and best loan service she had ever experienced. Buyers thanked us for taking the worry out of the process. This loan actually would have been .5 lower in rate had it closed four days later, but clients got an excellent rate and, unlike with a refinance, a purchase has to close when a purchase has to close. Loan docs were delivered by traveling notary to everyone's convenience and satisfaction.
27. Infirm client who very much appreciated traveling notary as did spouse. Could have gotten 4.25% at .375 point but preferred lower 30-year payment on advice of CPA. We were touting the 15-year fixed because of the unbelievable rate. But the 30-fixed was excellent and dramatically lowered their payment.
28. Challenging loan for CPA due to complicated tax structure. Replaced 5.0% fixed rate 15-year fixed rate mortgage that we did for this client five years ago, this time to improve cash-flow. Appreciated traveling notary that was included free of charge as he is long-time client.
29. Exceptional rate for zero point all cash-out loan for very satisfied retired LAUSD school teacher. Loan docs were delivered to her home for signature and sent to the lender and escrow the same day for expedited funding to protect 30-day lock which was about to expire.
30. Conversion of 6.25% jumbo loan to more favorable conforming rate for Central Coast beach area second home. Loan docs were delivered to borrower and sent to lender and escrow the same day.
31. Conversion from a relatively high rate, jumbo, adjustable rate mortgage to an exceptional, expanded conforming, 30-year fixed-rate loan, under 5%, at less than .75 points. Extremely satisfied borrowers who appreciated that loan docs were brought to their home late evening, to accommodate their professional schedules, with docs sent back to escrow and the lender the following morning, to best protect the 30-day rate lock.
32. Very satisfied Oakland young professionals, architect and editor, who consolidated potentially volatile first and 2nd into below 5% fixed rate mortgage paying no points and with lender crediting over 2300 toward closing costs. So, almost a zero cost mortgage. We arranged for traveling notary, which borrowers found to be very convenient.
33. Maximum expanded conforming loan for film producer and spouse that replaced larger ARM that, while having a very low rate, was subject to eventual adjustments that could take it over 9.5%. \$1,000,000 below prime rate home equity line of credit, which we got them years ago, was subordinated. Borrowers are thrilled with their permanent fixed-rate below 5%, relieved that they were able to keep the large equity line, and appreciative that the traveling notary was able to meet them at their CPA's office on two hours notice. Borrowers referred two clients the same day.

34. Great rate for cash-out, fully amortized fifteen-year fully amortized fixed rate loan. Borrowers appreciated that not only were all loan documents brought to their home for notarized signature but subsequent vesting changes were coordinated by our office and efficiently completed by title. These are completely satisfied repeat clients.
35. Exceptional 15-year fixed rate and low costs for relatively small mortgage for Noe Valley/San Francisco condo owned by professional couple. When a last minute emergency made it apparent that one party would not be available for the signing, we had in place a specific power of attorney to facilitate the on-time signing to protect the 15-day (best) pricing.
36. 100% cash-out, maximum expanded-conforming loan (i.e., the property had been owned free and clear- pricing would have been better had this not been all cash-out, as these borrowers have exceptional credit, income and reserves and a relatively low loan to value ratio) for president/owner of lending institution and working spouse. These borrowers were extremely satisfied with all aspects of our service including that loan documents were brought to their home early in the morning, per their instructions, for signing. These borrowers have referred numerous clients to our office, such is the respect they have for our service.
37. Outstanding pricing for director's agent and spouse on rate-and-term 15-year fixed rate loan for which borrowers paid zero points and had a very substantial portion of their closing costs paid. This was close to a zero cost loan, which made the rate all the more impressive. Loan documents were brought to the borrowers' home at the time and on the day most convenient for them, which they appreciated, as they did the rate, overall pricing and all aspects of the service that was provided for them. Note that this loan took longer than normal as certain technical documents that were required for the transaction were not readily available. These clients were highly qualified borrowers in all regards and this transaction had a relatively low loan to value ratio. We have handled similar loans for many members of their extended family.
38. Cash-out transaction on the maximum expanded-conforming loan. These borrowers have exceptional credit, income and reserves and a relatively low loan to value ratio for a real estate investor. These borrowers were extremely satisfied with all aspects of our service including that loan documents which were brought to their home by a travelling notary for signing.
39. Exceptional 30-year fixed rate and low costs for relatively small mortgage for Noe Valley/San Francisco condo owned by couple, we had facilitated travelling notary for the signing to protect the 15-day pricing.