

Christopher Armenta
3121 Cattaraugus Ave.
Culver City, CA 90230

Brant Benun, Senior Loan Consultant
William Gregory Mortgage
2501 Colorado Ave., Suite 350
Santa Monica, CA 90404

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Dear Brant:

I only write recommendation letters when people provide an excellent degree of service.

Initially, I was skeptical about your "no cost" refinance program, but your courteous and professional manner quickly quelled my skepticism. You answered all my questions quickly and concisely in terms I could understand.

The outcome of the loan was everything you promised and much more. I now have a lower monthly mortgage payment and an increase in my family's monthly cash flow.

Thank you for the personal touch you provided me regarding the loan process. I will surely recommend you to all my friends and family for future loan needs. Again, thank you, and I wish you continued success in the Industry.

Sincerely,


Christopher Armenta