



JEFFREY L. OTTO, CPA

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To Whom It May Concern:

As a financial professional one of the most difficult tasks is to find individuals and organizations that will take care of clients as you would take care of them. A referral is expected to shine, anything less is a reflection on you as the one who offered the referral. The answer for many professionals is to refer to multiple providers (it's not my fault, you picked him/her) or not refer at all.

I am pleased to say that since 1998 I have been able to refer clients to Brant Benun for all of their mortgage needs. I know they will get good value and service that will come back to me positively. As the interest rate environment has changed Brant has assisted me and my clients with numerous refinancings, including difficult cash out and low income/low property valuation loans. I have also used Brant to "keep em honest". Often a client has the "great broker" and I use Brant as a secondary source, invariably getting a lower pricing for my client even when the other mortgage broker retains the business.

I am sure you will be pleased with the services provided by Brant.

Sincerely,



Jeffrey L. Otto, CPA

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