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**DEAR BRANT,**

**CONGRATULATIONS ON YOUR NEW AFFILIATION AND YOUR CONTINUAL INVOLVEMENT IN THE MORTGAGE FIELD. MY PAST EXPERIENCE WORKING WITH YOU BOTH AS A PERSONAL SECRETARY ARRANGING A MORTGAGE AND REFINANCE FOR A CLIENT AND PERSONALLY WHEN I NEEDED A REFINANCE ON MY OWN HOUSE, WAS MOST PLEASANT. IN THIS DAY AND AGE WHEN PERSONAL CONTACTS ARE SO DISTANT AND PEOPLE ARE DETACHED, YOU WERE ALWAYS THERE FOR ME. MY TELEPHONE CALLS AND ALL MY QUESTIONS WERE ANSWERED PROMPTLY AND EXPLAINED IN A WAY THAT WAS LOGICAL AND UNDERSTANDABLE. I THANK YOU FOR THAT AND WHEN I NEED FURTHER ASSISTANCE I WILL CERTAINLY CALL ON YOU AS WELL AS RECOMMEND YOU TO ALL MY FRIENDS AND ACQUAINTANCES.**

**LOTS OF GOOD LUCK .**

**FONDEST REGARDS,**

**RICKY SCHREIBER**