

Charles,

Just wanted to send you this quick email based on our conversation today at the dealership. I was the one where we had to redo the loan paperwork.

You had mentioned you were focusing on buying a house which is a great goal to have. I wish I had done that much sooner in life. I mentioned to you the value of having someone in your corner from a financing perspective and wanted to share with you a contact of someone who would be able to help you with that.

First off, like I mentioned, by having a mortgage broker they can get you the best rates and identify any government programs that will help you. Also, when I began my search, I was able to get some really good guidance on how to structure the loan and what I would pre-qualify for. Also, if you buy a new home, often the mortgage broker can get you the same incentives as the builder.

With that being said, Steve Willett is someone I would highly recommend as he was able to help me with a recent refinance which saved me nearly \$200 a month and lowered my interest rate and we are looking at another refinance with interest rates being so low.

He is copied on this email as well. Don't worry, he won't pester you like other mortgage brokers do. He is just here to help if you need it.

If you have any questions feel free to ask. His information is below.

Thanks and good luck,

Jason Ernst

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