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Hello!

I need to take the time this very instance to express my thoughts and feelings about our experience working with the staff of On The Level.

My career over the last 23 years in the Mortgage Brokerage business has exposed me to quite a number of levels of expertise and integrity. It is an unfortunate fact of life that it is becoming increasingly difficult to find professionals who continually "under promise and over deliver".

We have been arranging Reverse Mortgages now for over three years with a passion that is unequalled. It is gratifying to be able to dramatically improve the lives of Senior Homeowners.

In those situations in which a senior owns a manufactured or modular home, the Lender requires certification, compliance, and at times retrofits associated with the homes. More often than not these days service has become an oxymoron and great service has disappeared. The only company we turn to for these requirements is On The Level because they still maintain the highest level of expertise, integrity, and real honest-to-goodness service.

Homeowners requiring the services of On The Level should not take unnecessary chances, but rather contact On The Level as their <u>only</u> choice. If the circumstances don't warrant attention, On The Level will educate and inform you. And, they will anticipate certain situations based on their vast experience, as well as make helpful/useful recommendations. It is an extreme pleasure working with the staff as they seamlessly attend to their work in a timely fashion while maintaining an unusually high level of *communication*!

The exemplary On The Level and their entire staff deserves the utmost in compliments and congratulations!

Best Regards,

Rob Hass

Branch Manager