



Home Mortgage

190 South Rancho Santa Fe Road
San Marcos, CA 92069

Matt Johnson
Mortgage Loan Advisor
US Bank Home Mortgage
190 S. Rancho Santa Fe Rd.
San Marcos, CA 92078

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To Whom It May Concern:

As a mortgage loan advisor, trust is essential for my clients. They trust me with sensitive financial information and they trust me to find the best loan program for their individual circumstances. My clients trust me to help them refinance or obtain second mortgages, as well as to help them purchase their dream homes. This often requires working with their realtors, title companies, etc.

Every now and then, a "technical glitch" arises and someone must save the day. In a recent glitch, Janis Arendsen of On-The-Level was that hero. When neither the realtors, title company, escrow, or sellers could locate a vital document, I called Janis. She was prompt in her assistance. Not long after, there was another glitch with this deal and Janis again came to the rescue. Her professionalism and attention to detail made it possible for my clients to get into their dream home in a timely fashion. In fact, she accomplished in three days what none of us could accomplish together in a month.

I will use and recommend Janis and On-The-Level for any future needs I may have. She has ultimate knowledge in her profession and helps me to maintain my clients' trust. There is no higher compliment I can offer than this.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Johnson", written over a light blue circular stamp.

Matt Johnson