

Silver Celua Jones

Laurel, MD 20707 Loan Officer Mitch Jacobs

*AFIER SEITLEMENI, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO

| (Does with p | AGEMENI, AND YOU WILL BE MAILED A \$50 (ift Card is redeemable at over 1 million U.S stores. You not apply to Home Equity Loans, must be hand delivered to revious Home Depot Card offer) | aift aand!11 | 1 | nptly ma ot be rede | iled to you semed in conjunction | on |
|-----------------|--|------------------------|----------|------------------------|-------------------------------------|---------|
| Is abo | we address where card should be mailed? YES / NO, write address here: | • | | | | |
| | | | | 10 | initials | _ |
| | Please circle (E)xcellen | t. (G)ood. (F |)air (ľ | V Need | is Improveme | nt. |
| 1 | Loan Officer's Performance | 9 (-) - 3 - 4 - (- | /4415 (1 | 12)11000 | 13 Improventer | <u></u> |
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| a | Knowledge of loan programs | (F) | G | F | NI NI | |
| | T Or Good I thin Estimate | E | Ğ | F | NI | |
| | Responsive - prompt return of calls | Ē | Ğ | F | NI | |
| 2. | Support Staff | | | | | |
| a | Courteous and Professional | (F) | G | Е | 211 | |
| | Responsive - prompt return of calls | (E) | G | F F | NI NI | |
| .3 | Choice Finance® | | | | | |
| | Online Application | (F) | G | Б | NII | |
| | Marketing materials | | G G | F F | NI NI | |
| 4 | Choice Finance Corporation Overall Rating | | | | | |
| | OVERALL PERFORMANCE OF CHOICE FINANCE® | E | G | F | NI | |
| | I will call my Loan Officer, Mitch Jaco | obs. | | | | |
| | for my next loan | , | (| Vac | AT- | |
| | I will recommend Mitch Jacobs | | / | Yes | No | |
| _ | | | | | | |
| | to my family and friends | | (| Yes | No No | |
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| 'lease n 50± | expand on your assessment of Mitch Jacobs ar words: | nd Choice Fi | nance(| R) | Ċ | |
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| 4 | ICA Jaco IS IS a great | loan E | 77 | er | <u>/</u> | |
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| | a new home. Mitch was | Vesta | @Y 05 | lese: | onal | |
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| | advance on france | al ma | lex | 5 C | oncemin | ina |
| low d | id you find us? (i e. referral, ad, etc.) | M. Hol | 100 | ephs | hom | e oam |
| lay w | e use you as a reference? | 14.110 | <u> </u> | Vac | No — | Shy |
| lay w | e use your comments in future marketing? | 1 . | (| Yes | No | • |
| | | March | | | | |
| ignatu | rre | Date | 7 | | | |
| | | | | | | |



Signature

SERVICE EVALUATION Stephen Patrick Kelly and Linda J. Kelly 11.060 12.11.00 176, 17 1 1 1 1 Morton, PA 19070 Loan Officer Alex Echeandia *AFTER SETTLEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO MANAGEMENI, AND YOU WILL BE MAILED A \$50 GIFT CARD $$50 \ \text{Gift Card}$ is redeemable at over 1 million U.S. stores. Your gift card will be promptly mailed to you (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer, can not be redeemed in conjunction with previous Home Depot Card offer.) Is above address where card should be mailed? YES / NO If NO, write address here: LO initials Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement Loan Officer's Performance Explanation of the loan process NI Knowledge of loan programs G F NI Explanation of Good Faith Estimate G F NI Responsive - prompt return of calls NI 2 Support Staff Courteous and Professional G F NI Responsive - prompt return of calls F NI .3 Choice Finance® \Box Online Application G F NI Marketing materials F NI Choice Finance Corporation Overall Rating OVERALL PERFORMANCE OF CHOICE FINANCE® G F NI □ I will call my Loan Officer, Alex Echeandia, for my next loan No □ I will recommend Alex Echeandia to my family and friends Please expand on your assessment of Alex Echeandia and Choice Finance® in 50+ words: comino How did you find us? (i.e. referral, ad, etc.) May we use you as a reference? No May we use your comments in future marketing? No

Silver Spring, MD 20910 Cell: (301) 502-0653 Fax: (301) 562-2810 1906 Hanover Street

LIBERTY APPRAISAL & INSPECTION SERVICES

| Full URAR SF/Condo FHA URAR | \$350.00 \$400.00 | 2-4 Family Appraisal | \$550.00 |
|-------------------------------------|----------------------|---|---------------|
| 2055 Interior/Exterior | \$300.00 | Desk Review | \$100.00 |
| 2022 Exterior only | \$275.00 | Field Review | \$275.00 |
| Operating Income Statement \$ 50.00 | 00 05 \$ | (Additional Review Comps) \$ 25.00 each | \$ 25.00 each |
| Rental Comparables (each) \$ 25.00 | \$ 25.00 | w/additional comps (each) | \$ 25.00 |
| Final Inspections | \$100.00 | Land Appraisal (to 5 acres) \$300.00 | \$300.00 |

Service Areas Include:

Washington, DC

| Virginia: | Maryland: |
|----------------|-----------------|
| Alexandria | Allegany |
| Arlington | Anne Arindel |
| Clarke | Baltimore |
| Fairfax | Baltimore City |
| Fairfax City | Calvert |
| Fauquier | Charles |
| Frederick | Carroll |
| Loudoun | Frederick |
| Manassas City | Howard |
| Prince William | Montgomera |
| Stafford | Prince George's |
| Warren | Washington |
| Winchester | IIOJSIIIISP II |

I LOOK FORWARD TO DOING BUSINESS WITH YOU IN 2007!

PLEASE FAX ALL APPRAISAL REQUESTS ATTN:

TRACY HAYDEN

tracy.hayden1@verizon.net AT (301)562-2810 Or EMAIL TO



ANTHONY MARK KOUNESKI and MARY ANN KOUNESKI

THE PARTY OF THE P **KENSINGTON, MD 20895** Loan Officer Steve Jacobs

Si

| f NO, | ve address where card should be mailed? YES / NO write address here: | | | LO i | nitials | |
|--------------|---|--------------------------|----------------|-----------|----------|-------------|
| | Please circle (E)xcellent, (C | Flood (F |)air (N | II)Need | e Impre | wement |
| 1 | Loan Officer's Performance | <u></u> | / | . 2)11000 | .o mpre | 7 CITICILL |
| | Explanation of the loan process | Ø | G | F | NI | |
| 0 | Knowledge of loan programs | (E) | G | F | NI | |
| <u> </u> | Explanation of Good Faith Estimate Responsive – prompt return of calls | | G G | F F | NI NI | |
| 2 | Support Staff | | | | | |
| <u>.</u> | Courteous and Professional Responsive – prompt return of calls | E | G G | F F | NI NI | |
| .3 | Choice Finance® | | | | | · |
| a | Online Application Marketing materials | E E | G G | F F | NI NI | MA |
| 4 | Choice Finance Corporation Overall Rating | | | | | ľ |
| | OVERALI PERFORMANCE OF CHOICE FINANCE® | $\stackrel{\frown}{(E)}$ | G. | F | NI | |
| <u> </u> | I will call my Loan Officer, Steve Jacobs | , | | , | 0 | |
| | for my next loan | | | Yes | No | |
| | I will recommend Steve Jacobs | | | | | |
| | to my family and friends | | | Yes | No | |
| ease | expand on your assessment of Steve Jacobs and (| Choice Fi | nance¶ | 3 | | |
| 5 <i>0</i> + | words: | 1 6 | | | 1 | 1 |
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| | book. | | | | | |
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| ow d | id you find us? (i.e. referral, ad, etc.) | | | 1/ | | _ |
| ay w | e use you as a reference? | | | Yes | No | |
| | e use your comments in future marketing? | | | ۱ | No | |

www.choicefinance.net

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|----------|--|--|----------|-------------|----------------|
| Bever | rly Jane Clingan and John William Clingar | 1 | | | 2011101 |
| Mr A | iry, MD 21771 | | | | |
| Loan | Officer Bob Kearns | | | | |
| LVan | Onicer Boo Rearns | | | | |
| To cor | tinuously provide the highest anality | | | | |
| vour a | ntinuously provide the highest quality service, Cho | oice Finance C | orpora | tion woul | ld appreciate |
| that as | ssessment of our performance as well as the perfo sisted during this transaction. Thank you for taking | mance of the | other | real estate | professional |
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| | OUR GIFT WILL BE PROMPTLY MAILED TO YOur conjunction with previous Home Depot Card offer) | U (Does not ap | ply to I | Iome Equity | Loans, and car |
| CATAI | OG GIFT # Is above address where git | | | | |
| If NO, 1 | write address here: | t should be ma | ilea? (1 | LS) NO | |
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| 1 | Please circle (E)xcellen Loan Officer's Performance | t, (G)ood, (F |)aiı, (l | NI)Needs | s Improvem |
| | The first of the f | | | | |
| | Explanation of the loan process | Œ | G | F | NI |
| | Knowledge of loan programs |)E-7 | G | F | NI |
| _ | Explanation of Good Faith Estimate Responsive – prompt return of calls | E. | G | F | NI |
| _ | responsive - prompt return of cans | E) | G | F | NI |
| 2. | Support Staff | | | | |
| | Courteous and Professional | 6) | C | т. | NIT. |
| | Responsive – prompt return of calls | E 5 | G G | F F | NI NI |
| 2 | | ري | J | 1 | 141 |
| 3 | Choice Finance | | | | |
| | Online Application | TC | ~ | т. | () |
| | Marketing materials | E E | G G | F F | |
| , | | ٥ | J | Ι. | (NI) |
| 4. | Choice Finance Corporation Overall Rating | | | | |
| | OVERALL PERFORMANCE OF CHOICE FINANCE | Ē | G | F | NI |
| | I will call my Loan Officer, Bob Kear r | 1S. | | | |
| | for my next loan | | | Vas | No |
| | I will recommend Bob Kearns | | | (LES) | 110 |
| | to my family and friends | | | (T) | • |
| | to my family and intends | | | Yes | No |
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| ease e | expand on your assessment of Bob Kearns ar | id Choice Fi | nance | ,, | |
| 301 | 2. was been quick to | res po | Sod | TA . | 0.16 |
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| w die | l you find us? (i.e. referral, ad, etc.) | Bob | b | | , ~ |
| ay we | use you as a reference? | _ <u> </u> | | rasa. | N _a |
| | use your comments in future marketing? | | | Xes / | No No |
| ^ | · Tarano mancomig: | | | (cs) | No |
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| natur | e | Date | | | |

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| kare | en S Johnston and Edgar C Garrison | | | | |
| | ord, VA 22556 | | | | |
| _oan | Officer Bob Kearns | | | | |
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| AFI | ER SEITLEMENI, <u>HAND DELIVER</u> IHIS COMPLEID | ED SURVE | Y TO Y | OUR LOA | N OFFICER |
| | ADODITE A SECULIAR PROPERTY AND A SECULIAR PROPERTY OF A SECULIAR PR | | | | |
| Does n | ift Card is redeemable at over 1 million U.S stores. Your not apply to Home Equity Loans, must be hand delivered to you evious Home Depot Card offer) | gift card wi | ll be pro | mptly mail | led to you. |
| ith pre | evious Home Depot Card offer) | ir Loan Oil | icer, can | not be redee | med in conjun |
| NO, | ve address where card should be mailed? YES NO write address here: | | | | |
| | | | | LO ir | nitials |
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| <u></u> | Please circle (E)xcellent, (| G)ood, (1 | F)air, (1 | NI)Needs | s Improver |
| 1 | Loan Officer's Performance | | | | |
| | Explanation of the loan process | (F) | G | T. | 3.77 |
| | Knowledge of loan programs | Ğ | G G | F F | NI NI |
| | Explanation of Good Faith Estimate | Œ | Ğ | F | NI |
| | Responsive – prompt return of calls | Œ | G | F | NI |
| 2 | Support Staff | | | | |
| | Courteous and Professional | (E) | C | - | 2.70 |
| | Responsive - prompt return of calls | 衡 | G G | F F | NI NI |
| .3 | Choice Finance | | J | X. | 147 |
| a | Online Application | _ | | | |
| <u> </u> | Marketing materials | E E | Ğ | (F) | NI |
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| 4 | Choice Finance Corporation Overall Rating | | | | |
| | OVERALL PERFORMANCE OF CHOICE FINANCE | 75 | | | |
| | THE TEXT OF CHOICE PINANCE | E | (G) | F | NI |
| | I will call my Loan Officer, Bob Kearns | | | | |
| | for my next loan | , | | | |
| | I will recommend Bob Kearns | | | (Yes | No |
| | to my family and friends | | | | |
| | to my family and mends | | | (Yes) |) No |
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| ase | expand on your assessment of Bob Kearns and C | hoice Fi | nance | | |
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| 12 | 20 was helpful, courte | 205 | 0 | 000 | 1 |
| Pr | nall the dealing we | <u>ha</u> | <u>dl. </u> | I des | ould |
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| w di | d you find us? (i.e. referral, ad, etc.) | relèn | cal | <u> </u> | |
| y we | use you as a reference? | | | Yes | (10) |
| y we | use your comments in future marketing? | | | (es | No |
| 1.4 | E/n | 2/00 | | | |
| | re O/a ? | 2/00 | | | |

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| | | SE | RVIC | E EVA | LUATION |
|----------|--|--|----------|-------------|----------------|
| Bever | rly Jane Clingan and John William Clingar | 1 | | | 2011101 |
| Mr A | iry, MD 21771 | | | | |
| Loan | Officer Bob Kearns | | | | |
| LVan | Onicer Boo Rearns | | | | |
| To cor | tinuously provide the highest anality | | | | |
| vour a | ntinuously provide the highest quality service, Cho | oice Finance C | orpora | tion woul | ld appreciate |
| that as | ssessment of our performance as well as the perfo sisted during this transaction. Thank you for taking | mance of the | other | real estate | professional |
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| *AFTE | ER SEITLEMENT, <u>HAND DELIVER</u> THIS SURV | EY WIIH EN | CLOS | ED GIFT | CATALOG |
| | OUR GIFT WILL BE PROMPTLY MAILED TO YOur conjunction with previous Home Depot Card offer) | U (Does not ap | ply to I | Iome Equity | Loans, and car |
| CATAI | OG GIFT # Is above address where git | | | | |
| If NO, 1 | write address here: | t should be ma | ilea? (1 | LS) NO | |
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| 1 | Please circle (E)xcellen Loan Officer's Performance | t, (G)ood, (F |)aiı, (l | NI)Needs | s Improvem |
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| | Explanation of the loan process | Œ | G | F | NI |
| | Knowledge of loan programs |)E-7 | G | F | NI |
| _ | Explanation of Good Faith Estimate Responsive – prompt return of calls | E. | G | F | NI |
| _ | responsive - prompt return of cans | E) | G | F | NI |
| 2. | Support Staff | | | | |
| | Courteous and Professional | 6) | C | т. | NIT. |
| | Responsive – prompt return of calls | E 5 | G G | F F | NI NI |
| 2 | | ري | J | 1 | 141 |
| 3 | Choice Finance | | | | |
| | Online Application | TC | ~ | т. | () |
| | Marketing materials | E E | G G | F F | |
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| 4. | Choice Finance Corporation Overall Rating | | | | |
| | OVERALL PERFORMANCE OF CHOICE FINANCE | Ē | G | F | NI |
| | I will call my Loan Officer, Bob Kear r | 1S. | | | |
| | for my next loan | | | Vas | No |
| | I will recommend Bob Kearns | | | (LES) | 110 |
| | to my family and friends | | | (T) | • |
| | to my family and intends | | | Yes | No |
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| ease e | expand on your assessment of Bob Kearns ar | id Choice Fi | nance | ,, | |
| 301 | 2. was been quick to | res po | Sod | TA . | 0.16 |
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| w die | l you find us? (i.e. referral, ad, etc.) | Bob | し | | , ~ |
| ay we | use you as a reference? | _ <u> </u> | | rasa. | N _a |
| | use your comments in future marketing? | | | Xes / | No No |
| ^ | · Tarano mancomig: | | | (cs) | No |
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| IZ. | GIL | SI | ERVIC | E EVA | LUATIO |
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| kare | en S Johnston and Edgar C Garrison | | | | |
| | ord, VA 22556 | | | | |
| _oan | Officer Bob Kearns | | | | |
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| | ADODITE A SECULIAR PROPERTY AND A SECULIAR PROPERTY OF A SECULIAR PR | | | | |
| Does n | ift Card is redeemable at over 1 million U.S stores. Your not apply to Home Equity Loans, must be hand delivered to you evious Home Depot Card offer) | gift card wi | ll be pro | mptly mail | led to you. |
| ith pre | evious Home Depot Card offer) | ir Loan Oil | icer, can | not be redee | med in conjun |
| NO, | ve address where card should be mailed? YES NO write address here: | | | | |
| | | | | LO ir | nitials |
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| <u></u> | Please circle (E)xcellent, (| G)ood, (1 | F)air, (1 | NI)Needs | s Improver |
| 1 | Loan Officer's Performance | | | | |
| | Explanation of the loan process | (F) | G | T. | 3.77 |
| | Knowledge of loan programs | Ğ | G G | F F | NI NI |
| | Explanation of Good Faith Estimate | Œ | Ğ | F | NI |
| | Responsive – prompt return of calls | Œ | G | F | NI |
| 2 | Support Staff | | | | |
| | Courteous and Professional | (E) | C | - | 2.70 |
| | Responsive - prompt return of calls | 衡 | G G | F F | NI NI |
| .3 | Choice Finance | | J | X. | 147 |
| a | Online Application | _ | | | |
| <u> </u> | Marketing materials | E E | Ğ | (F) | NI |
| , | | 15 | U | (F) | NI |
| 4 | Choice Finance Corporation Overall Rating | | | | |
| | OVERALL PERFORMANCE OF CHOICE FINANCE | 75 | | | |
| | THE TEXT OF CHOICE PINANCE | E | (G) | F | NI |
| | I will call my Loan Officer, Bob Kearns | | | | |
| | for my next loan | , | | | |
| | I will recommend Bob Kearns | | | (Yes | No |
| | to my family and friends | | | | |
| | to my family and mends | | | (Yes) |) No |
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| ase | expand on your assessment of Bob Kearns and C | hoice Fi | nance | | |
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| 12 | 20 was helpful, courte | 205 | 0 | 000 | 1 |
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| w di | d you find us? (i.e. referral, ad, etc.) | relèn | cal | <u> </u> | |
| y we | use you as a reference? | | | Yes | (10) |
| y we | use your comments in future marketing? | | | (es | No |
| 1.4 | E/n | 2/00 | | | |
| | re O/a ? | 2/00 | | | |



SERVICE EVALUATION Amy K Brereton Total Rockville, MD 20850 Loan Officer Bob Kearns *AFTER SETTLEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO MANAGEMENI, AND YOU WILL BE MAILED A \$50 GIFT CARD \$50 Gift Card is redeemable at over 1 million U.S. stores. Your gift card will be promptly mailed to you (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer, can not be redeemed in conjunction with previous Home Depot Card offer.) Is above address where card should be mailed? YE\$ / NO If NO, write address here: LO initials Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement Loan Officer's Performance Explanation of the loan process G NI Knowledge of loan programs G F NI Explanation of Good Faith Estimate G F Nì Responsive - prompt return of calls NI Support Staff Courteous and Professional NI Responsive - prompt return of calls NI Choice Finance® Online Application NI Marketing materials NI Choice Finance Corporation Overall Rating OVERALL PERFORMANCE OF CHOICE FINANCE® G ΝI I will call my Loan Officer, Bob Kearns, for my next loan No I will recommend Bob Kearns to my family and friends No Please expand on your assessment of Bob Kearns and Choice Finance® in 50+ words: Densonabl an How did you find us? (i.e. referral, ad, etc.) May we use you as a reference? May we use your comments in future marketing? Signature



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|---|---|---------------------------------------|------------|--------------|---------------|--------|
| DIUCE | B Boyle Transporta Ct. | | | | | |
| | antown, MD 20874 | | | | | |
| Loan | Officer Bob Lauder | | | | | |
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| *AFTE | R SEITLEMENT, <u>HAND DELIVER TO CHOICE FIN</u> | ANCE, THIS | СОМРІ | EIED | SURVEY TO |) |
| MANA | GEMENT, AND YOU WILL BE MAILED A \$50 G1 | TT CAR | T) | | | |
| \$50 Gif | t Card is redeemable at over 1 million IIS stores. Vour | aift card will | ho muom | ptly ma | iled to you. | |
| L D C CO III | ot apply to Home Equity Loans, must be hand delivered to you vious Home Depot Card offer) | ır Loan Offic | er, can no | t be rede | emed in conju | ection |
| Is above | address where card should be mailed? (YES)/NO | | | | | |
| If NO, v | write address here: | | | | | |
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| | Please circle (E)xcellent, (| (G)ood (F | air (N | I\Nlood | la Impreser | |
| $\overline{I_{\cdot}}$ | Loan Officer's Performance | (d)00d, (F |)a11, (14. | Meec | is improvei | nent |
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| | Explanation of the loan process | É) | G | F | NI | |
| | Knowledge of loan programs | 7EQ | Ġ | F | NI | |
| | Explanation of Good Faith Estimate | | Ġ | F | NI | |
| □ | Responsive - prompt return of calls | Œ | G | F | NI | |
| 2 | Support Staff | | | | | |
| | Courteous and Professional | 49 | _ | | | |
| | Responsive – prompt return of calls | | G | F | NI | |
| | 230 prompt tettin of cans | (E) | G | F | NI | |
| .3 | Choice Fïnance® | | | | | |
| | Online Application | TZ | (C) | т | NII | |
| | Marketing materials | Æ) | (0) | F F | NI NI | |
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| 4 | Choice Finance Corporation Overall Rating | | | | | |
| | OVER ALL DEPENDING ANGE OF OWNERS FROM | (£) | _ | | | |
| _ | OVERALL PERFORMANCE OF CHOICE FINANCE® | | G | F | NI | |
| (5 0/ | I will call my Loan Officer, Bob Laude r | n | | | | |
| | for my next loan | , | | (X7 | TAT. | |
| 4 | Twill recommend Deb Town | | | (Yes |)No | |
| 7 | I will recommend Bob Lauder to my family and friends | | | | | |
| | to my family and friends | | (| Yes |) No | |
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| laaca | avaged on vision assessment (D 1 T 1 1 1 | <i>~</i> | _ | | | |
| 150+ 1 | expand on your assessment of Bob Lauder and (| Shoice Fin | ance® | | | |
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| 7700 | 1500 COS VERY PROMITION | 7 E 805 | 10.31 | 16 | | |
| Prok | Whole process, He restor | 15 cay | (/3 | | 0 | |
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| 115 | made the whole process go | 2moot | my | | | |
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| low die | d you find us? (i.e. referral, ad, etc.) | word | 24-W | tra | h | |
| | use you as a reference? | | | Vec | No | |
| | use your comments in future marketing? | | , | 2000 2000 |) No | |
| - | | | | ردوس |) 110 | |
| | <u>r-4-</u> | 07 | | | | |
| ignatur | | Date | | | | |
| | | | | | | |



| Bruce B Boyle | 18627 Turmeric Ct. | Germantown, MD 20874 | oan Officer Bob Lauder |
|---------------|--------------------|----------------------|------------------------|
| Bruce B | 18627 Tu | German | Loan Off |

| E, THIS COMPLETED SURVEY TO CARD and will be promptly mailed to you. an Officer, can not be redeemed in conjunction | Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement | | E E E E E E E E E E E E E E E E E E E | | E G F NI | | E G F NI | | E G F NI | Yes No |
|--|--|-------------------------------|--|------------------|--|--------------------|---|--|--|--|
| *AFTER SETTLEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO MANAGEMENT, AND YOU WILL BE MAILED A \$50 GIFT CARD \$50 Gift Card is redeemable at over 1 million U.S. stores. Your gift card will be promptly mailed to you. (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer, can not be redeemed in conjunction with previous Home Depot Card offer.) Is above address where card should be mailed? (YES)/NO If NO, write address here: | | 1. Loan Officer's Performance | Explanation of the loan process Knowledge of loan programs Explanation of Good Faith Estimate Responsive – prompt return of calls | 2. Support Staff | ☐ Courteous and Professional ☐ Responsive — prompt return of calls | 3. Choice Finance® | □ Online Application □ Marketing materials | 4. Choice Finance Corporation Overall Rating | □ OVERALL PERFORMANCE OF CHOICE FINANCE® | w I will call my Loan Officer, Bob Lauder, for my next loan I will recommend Bob Lauder to my family and friends |

Please expand on your assessment of Bob Lauder and Choice Finance® in 50+ words:

| The whole poorces, He Retuens Calls | Might Awary, It was a pleasure to work with Bob | He made the whole previouss go smoothly | | | |
|-------------------------------------|---|---|--|--|--|
|-------------------------------------|---|---|--|--|--|

Tes (see W0 RD 10-Date T How did you find us? (i.e. referral, ad, etc.)
May we use your comments in future marketing? Signature



| CHRISCE EVALUATION | SERVICE | EVALUATION | • |
|--------------------|---------|------------|---|
|--------------------|---------|------------|---|

| Jason Joseph | Benkoski |
|----------------|------------------------|
| JEN PIL | |
| Ellicott City, | MD 21043 |
| Loan Officer | Brent Mendelson |

*AFIER SETILEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO

MANAGEMENI, AND YOU WILL BE MAILED A \$50 GIFT CARD

\$50 Gift Card is redeemable at over 1 million U.S. stores. Your gift card will be promptly mailed to you (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer, can not be redeemed in conjunction with previous Home Depot Card offer.)

Is above address where card should be mailed? (YES) NO after Dec 27 If NO, write address here:

IO initials Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement Loan Officer's Performance Explanation of the loan process G NI □ Knowledge of loan programs G F NI Explanation of Good Faith Estimate G F NI Responsive - prompt return of calls F NI Support Staff Courteous and Professional NI Responsive - prompt return of calls NI Choice Finance® Online Application E NI Marketing materials NI Choice Finance Corporation Overall Rating OVERALL PERFORMANCE OF CHOICE FINANCE® E G NI u I will call my Loan Officer, Brent Mendelson, for my next loan No I will recommend Brent Mendelson to my family and friends No

Please expand on your assessment of Brent Mendelson and Choice Finance® in 50+ words.

| 4.0 |
|--|
| After comparing with over 10 lenders and brokers |
| I settled on Brent Mendelson and Chice Finders |
| the character and character that here |
| based on the outstanding interest rate and clasing |
| tees. There were soveral examples during the closing |
| process where we almost rag into somes but the |
| went natof his way to negotiate with all a time |
| that there were no problems |
| How did you find us? (i.e. referral, ad, etc.) |
| May we use you as a reference? |
| May we use your comments in future marketing? |
| Yes No |
| |
| 12/11/06 |
| Signature |
| Date |



| | SERVICE EVALUATION | | | | |
|--|--------------------|-----------|---------------|----------------|-------|
| Marcelo Goncalves | | | | | |
| | | | | | |
| Derwood, MD 20855 | | | | | |
| Loan Officer Sandra Botelho | | | | | |
| *AFIER SEITLEMENI, HAND DELIVER TO CHOICE FIN. | ANCE THE | r coran | a ranna | OI IDAZDAZ MO | |
| MANAGEMENI, AND YOU WILL BE MAILED A \$50 GI | TT CAT | D COMP | LEIED | SURVEY TO | , |
| \$50 Gift Card is redeemable at overal million U.S. stores Vour | gift card wil | he pror | nntly ma | ilad to you | |
| | ir Loan Offic | er, can n | ot be rede | emed in conjun | ction |
| with previous Home Depot Card offer.) Is above address where card should be mailed YES/NO | | • | | • | |
| If NO, write address here: | 4 | | | | |
| | | | 10 | nitials | |
| Plance simila (T)11 | (CI) Loc | | *** | | |
| Please circle (E)xcellent, (1 Loan Officer's Performance | (G)00d, (H |)air, (f | II)Need | ls Improver | nent |
| 1 Hour Officer 31 er formance | | | | | |
| ☐ Explanation of the loan process | (F) | G | F | NI | |
| ☐ Knowledge of loan programs | (P) | Ğ | F | NI | |
| Explanation of Good Faith Estimate | Œ. | G | F | NI | |
| ☐ Responsive – prompt return of calls | (E) | G | F | NI | |
| 2 Support Staff | | | | | |
| is bupport stuff | | | | | |
| ☐ Courteous and Professional | (E) | G | F | ΝĦ | |
| Responsive – prompt return of calls | (E) | G | F | NI NI | |
| | G | - | • | 111 | |
| 3 Choice Finance® | | | | | |
| Online Application | <i>a</i> | | | | |
| ☐ Online Application☐ Marketing materials | | G | F | NI | |
| Transfer in the contract of th | | G | F | NI | |
| 4 Choice Finance Corporation Overall Rating | | | | | |
| | | | | | |
| OVERALI PERFORMANCE OF CHOICE FINANCE® | (E/ | G | F | NI | |
| | _ | | | | |
| I will call my Loan Officer, Sandra Bote | elho, | | | \ | ٠ |
| for my next loan | | | Yes |) No | |
| □ I will recommend Sandra Botelho | | | \searrow | <i>y</i> | |
| to my family and friends | | | Yes | No | |
| | | | (200 | ノ*** | |
| | | | | | |
| lease expand on your assessment of Sandra Botelho a | nd Choice | Finan | ce® | | |
| n 50+ words: | 0 0 | , | | | |
| The was very help | eful. | and | , gar | LL | |
| transly is book explanat | on of | the | _lo | 0M | |
| 10 COCIA | <u> </u> | | - | | |
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| low did you find us? (i.e. referral, ad, etc.) | Sàn | don | Bat | 0120 | |
| May we use you as a reference? | <u> </u> | VI ICC | (Yes) | No No | |
| May we use your comments in future marketing? | | | Yes | No | |
| | | | رهان | 110 | |
| The state of the s | | | | | |
| ignature 5 | Date | | | * | ** |



| Ellen M Coss | grove |
|---------------|-------------|
| | Drive |
| Silver Spring | , MD 20902 |
| Loan Officer | Greg Darlin |

*AFTER SETTLEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO MANAGEMENT, AND YOU WILL BE MAILED A \$50 GIFT CARD
\$50 Gift Card is redeemable at over 1 million U S stores. Your gift card will be promptly mailed to you (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer, can not be redeemed in conjunction with previous Home Depot Card offer)
Is above address where card should be mailed? YES/NO
If NO, write address here:

| | | | | LO in | itials | |
|--------------------------|---|------------|-------------|-------------|----------------|------|
| \overline{I} | Please circle (E)xcellent, Loan Officer's Performance | (G)ood, (I | i)air, (l | VI)Needs | Improve | nent |
| 2 | Explanation of the loan process | | G G G | F F F | NI NI NI | |
| 3 | Courteous and Professional Responsive – prompt return of calls Choice Finance® | (F) | G G | F F | NI NI | |
| - - - 4 | Online Application Marketing materials Choice Finance Corporation Overall Rating | E E | G | F F | NI NI | |
| • | OVERALL PERFORMANCE OF CHOICE FINANCE® | Ē | G | F | NI | |
| 0 | I will call my Loan Officer, Greg Darlin for my next loan I will recommend Greg Darlin to my family and friends | 1, | | Yes Yes | No No | |
| Please in 50 + | expand on your assessment of Greg Darlin and words: | Choice Fi | nanceC | 0 | | |
| | This is my fourth transaction they. He's very smart, personable, I | | | | 7 | |
| May w | id you find us? (i.e. referral, ad, etc.) e use you as a reference? e use your comments in future marketing? | 7 Date | | Kes Kes | No No | |





Signature

SERVICE EVALUATION Tyrone Shoulders and Nicolla Shoulders Avenue Baltimore, MD 21206 Loan Officer Derrick Eleazer *AFIER SEITLEMENI, HAND DELIVER TO CHOICE FINANCE, IHIS COMPLEIED SURVEY TO MANAGEMENI, AND YOU WILL BE MAILED A \$50 GIFT CARD \$50 Gift Card is redeemable at over 1 million U S stores. Your gift card will be promptly mailed to you. (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer can not be redeemed in conjunction with previous Home Depot Card offer) Is above address where card should be mailed? YES / NO If NO, write address here: LO initials Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement Loan Officer's Performance Explanation of the loan process NI Knowledge of loan programs F ΝI Explanation of Good Faith Estimate F NI Responsive - prompt return of calls NI 2. Support Staff Courteous and Professional F NI Responsive - prompt return of calls F NI Choice Finance® Online Application Ε F NI Marketing materials \mathbf{E} G F NI Choice Finance Corporation Overall Rating (E) OVERALL PERFORMANCE OF CHOICE FINANCE® G F NI □ I will call my Loan Officer, Derrick Eleazer, for my next loan No □ I will recommend Derrick Eleazer to my family and friends No Please expand on your assessment of Derrick Eleazer and Choice Finance® in 50+ words: his advanced knowledge in the fratte and much my wife and myself confirmable to use Chaice Financial to refining our How did you find us? (i.e. referral, ad, etc.) May we use you as a reference? No May we use your comments in future marketing? Yes> 1/4/07

Date



| | | RVICE | E EVA | LUATIC | N |
|---|---------------------------------|-------------|-----------|------------------------------|-------|
| Sharla Michelle Domogauer and Greg Evan Domo | gauer | | | | |
| May | | | | | |
| Stevensville, MD 21666 | | | | | |
| Loan Officer Greg Darlin | | | | | |
| AFIER SETTLEMENI, <u>HAND DELIVER TO CHOICE FIN</u> | | | LEIED | SURVEY I | С |
| MANAGEMENI, AND YOU WILL BE MAILED A \$50 G | IFT CAR | ED . | | | |
| SO Gift Card is redeemable at over 1 million U.S. stores. Your Does not apply to Home Equity Loans, must be hand delivered to you | giit card will ur Loan Offic | er can n | optly mai | led to you. emed in conin | netic |
| vitin previous Home Depot Card offer) | | , | | mod in congu | nouic |
| s above address where card should be mailed? (YES)/ NO f NO, write address here: | | | | | |
| | _ | | LOi | nitials | |
| | • | | | | |
| Please circle (E)xcellent, | (G)ood, (F) |)air, (N | II)Need | s Improve | mei |
| 1 Loan Officer's Performance | | | | | |
| ☐ Explanation of the loan process | $\left(\frac{1}{E} \right)$ | G | F | NI | |
| ☐ Knowledge of loan programs | '\#\ | G | F | NI | |
| □ Explanation of Good Faith Estimate | 1 | G | F | NI | |
| □ Responsive – prompt return of calls | Æ) | G | F | NI | |
| | | _ | • | | |
| 2. Support Staff | . مد | | | | |
| Courtoous and Busfacele 11 | | ~ | T | | |
| □ Courteous and Professional □ Responsive – prompt return of calls | E | G | F | NI | |
| □ Responsive – prompt return of calls | (E) | G | F | NI | |
| 3. Choice Finance® | | | | | |
| | P | | | | |
| □ Online Application | Œ | G | F | NI | |
| ☐ Marketing materials | Ě | (F) | F | NI | |
| 4. Choice Finance Corporation Overall Rating | | | | | |
| - | ✓ \ | | | | |
| □ OVERALL PERFORMANCE OF CHOICE FINANCE® | (E) | G | F | NI | |
| G. I will call my I can Office Comp. P. | | | | | |
| □ I will call my Loan Officer, Greg Darli | и, | | 1 |) | |
| for my next loan | | | Yes | No | |
| I will recommend Greg Darlin | | | | | |
| to my family and friends | | | Yes | No | |
| | | | | | |
| | | | | | |
| lease expand on your assessment of Greg Darlin and | l Choice Fi | nance(| 3) | | |
| 250+ words: | | | | | |
| <u> </u> | | | | | |
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| low did you find us? (i.e. referral, ad, etc) | _vrek | 01/20 | <i>U</i> | | _ |
| fay we use you as a reference? | | | Yes |) No | |
| lay we use your comments in future marketing? | | | Yes |) No | |
| / M L. A. C | 1 1 | | | | |
| 4 | 125/07 | | | | |
| ignature | Date | | | | |



SERVICE EVALUATION Amy Chee Forsythe Clarksburg, MD 20871 Loan Officer Anthony Nivens *AFTER SETTLEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO MANAGEMENT, AND YOU WILL BE MAILED A \$50 GIFT CARD \$50 Gift Card is redeemable at over 1 million U.S. stores. Your gift card will be promptly mailed to you. (Does not apply to Home Equity Loans, must be hand delivered to your Loan Officer can not be redeemed in conjunction with previous Home Depot Card offer.) Is above address where eard should be mailed? YES WD 20871 If NO, write address here: PO BOX Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement 1 Loan Officer's Performance Explanation of the loan process Knowledge of loan programs Explanation of Good Faith Estimate Responsive - prompt return of calls Support Staff Courteous and Professional Responsive - prompt return of calls 3. Choice Finance® □ Online Application NI Marketing materials 4 Choice Finance Corporation Overall Rating ☐ OVERALL PERFORMANCE OF CHOICE FINANCE® NI u I will call my Loan Officer, Anthony Nivens, for my next loan □ I will recommend Anthony Nivens to my family and friends Please expand on your assessment of Anthony Nivens and Choice Finance® How did you find us? (i e. referral, ad, etc.) May we use you as a reference? Anse your comments in future marketing?

6001 Montrose Road Suite 704 - Rockville, Maryland 20852 - 888-475-0700 - Fax: 866-876-2944 HOME LOANS/COMMERCIAL LOANS

Anthony exemplifies excellent by educating us with the knowledge that enabled us to make the right decision to refinance now instead of later. He brings a new meeting to customer service. How do we know this, Anthony made numerous trips to our home so that we felt confident in our decision and helped us understand the current market place.