

Nardyne Ave' Jefferies

Washington, DC 20032

Loan Officer Brent Mendelson

\*AFTER SETTLEMENT, HAND DELIVER TO CHOICE FINANCE, THIS COMPLETED SURVEY TO YOUR LOAN OFFICER, 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:

Silver Spring, MD 20910

LO initials \_\_\_\_\_

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. Loan Officer's Performance

- Explanation of the loan process (E)+++ G F NI
- Knowledge of loan programs (E)+++ G F NI
- Explanation of Good Faith Estimate (E)+++ G F NI
- Responsive - prompt return of calls (E)+++ G F NI

2. Support Staff

- Courteous and Professional (E)+++ G F NI
- Responsive - prompt return of calls (E)+++ G F NI

3. Choice Finance

- Online Application (E) G F NI
- Marketing materials E G F NI

4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE (E) G F NI OUTSTANDING
- I will call my Loan Officer, Brent Mendelson, for my next loan most definitely!! (Yes) No
- I will recommend Brent Mendelson to my family and friends (Yes) No

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

Brent Mendelson is the best thing since sliced bread in my opinion. Brent did in just a few short days what no other Lenders could do in 3 1/2 weeks. Mr. Mendelson was very polite, very professional and kind enough to work on my loan as soon as he returned from his honeymoon. For fast and exact, top notch service Brent Mendelson is the person to have on your side. I would recommend Brent Mendelson to anyone seeking a professional loan officer that knows his stuff inside and out.

How did you find us? (i.e. referral, ad, etc.)

Scott & Pat Nash

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

7-21-06

Mailed 5/11/2006 12:56:46 PM

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Rebecca Diane S. Jason S.

Herndon, VA 20171

Loan Officer

*Eric Strasser*

\*AFTER SETTLEMENT, HAND DELIVER THIS COMPLETED SURVEY TO YOUR LOAN OFFICER AND RECEIVE A \$50 GIFT CARD

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Is above address where card should be mailed? YES/NO

*(NO)*

If NO, write address here:

L.O initials *JI*

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

### 1 Loan Officer's Performance

- Explanation of the loan process *(E)* G F NI
- Knowledge of loan programs *(E)* G F NI
- Explanation of Good Faith Estimate *(E)* G F NI
- Responsive - prompt return of calls *(E)* G F NI

### 2 Support Staff

- Courteous and Professional *(E)* G F NI
- Responsive - prompt return of calls *(E)* G F NI

### 3 Choice Finance

- Online Application *(E)* G F NI
- Marketing materials *(E)* G F NI

### 4 Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE *(E)* G F NI

- I will call my Loan Officer, **Johnny Irannejad**, for my next loan *(Yes)* No
- I will recommend **Johnny Irannejad** to my family and friends *(Yes)* No

Please expand on your assessment of Johnny Irannejad and Choice Finance in 50+ words:

*I had the pleasure of working with Johnny and couldn't be more pleased with the results. Johnny let me know what to expect at every step in the mortgage process. There were no surprises which made the overall experience much less taxing. Finally, Johnny was always available for my many questions and concerns. Thanks for making this process a smooth experience.*

How did you find us? (i.e. referral, ad, etc.)  
May we use you as a reference?

*previous customer of Eric's*

*(Yes)* No

Signature

*6/25/06*  
Date

Rochelle Mevorah  
Rockville, MD 20850

June 27, 2006

Mr David Wexler  
Choice Finance  
6001 Montrose Road  
Rockville, MD 20852

Dear Mr. Wexler:

I am writing to let you know what excellent service I have had from Scott Rubin and how very much I enjoyed working with him on my recent refinance.

My friend Rhoda Arzt, a former mortgage underwriter, put me in touch with Choice Finance approximately one year ago in the early stages of my divorce process. My whole world had been turned upside down, and I was terrified of the idea of having to even consider selling my house and moving with my young son and our dog into an apartment. I felt like "the rug had been pulled out from under me."


Scott instantly put me at ease and told me he would help me explore all of my options for refinancing to try and keep me in my home. He explained that he himself was a child of divorce and that he understood what a hard time I must be going through. He exhibited an incredible amount of patience, as my mediation process became an extraordinarily lengthy ordeal and my "discussion" of the refinancing kept getting pushed aside for more pressing matters that had to be settled in order to avoid assigned court dates.

At one point, when I finally had the opportunity in mediation to raise the topic of getting my soon-to-be ex husband off of my mortgage, Scott helped me brainstorm different scenarios. He kindly attended one of my mediation sessions, in order to map out for my ex husband how the numbers would work under the different scenarios we envisioned. John Spiegel, my mediator, remarked to me later how impressed he was with Scott's ability to empathize with the situation. Spiegel said he could tell that Scott's dedication transcended number crunching. It was more about finding real solutions for real people.

When it came time to sign initial papers, Scott conveniently met with me after work. He explained every paper I had to sign, and did so in terms I could understand. What's more, he put me in touch with Lynee Covington of Liberty Mutual, and I got a better deal on my homeowner's insurance than I previously had with Traveler's.

At the settlement table, Scott called Lynee for me to question something in her application that we both found confusing. He also made the signing of numerous documents enjoyable, rather than stressful and confusing as I have found the process on past occasions with other bankers.

I was better off for every single communication I had with Scott. I could not have found a more considerate or helpful mortgage banker if I worked in the field myself! You are lucky to have such a great employee. Please know that I will refer many friends to Choice Finance to talk with Scott when they are buying or refinancing a home.

Sincerely,  
  
Rochelle ("Shelley") Mevorah

Cc: Scott Rubin  
Rhoda Arzt

Mailed 6/1/2006 8:53:58 AM

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Rochelle E Mevorah

Rockville, MD 20850

Loan Officer Scott Rubin

**\*AFTER SETTLEMENT, HAND DELIVER THIS COMPLETED SURVEY TO YOUR LOAN OFFICER**

**AND YOU WILL BE MAILED A \$50 GIFT CARD**

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Is above address where card should be mailed?  YES  NO

If NO, write address here:

\_\_\_\_\_  
L.O initials

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

### 1. Loan Officer's Performance

- Explanation of the loan process       E      G      F      NI
- Knowledge of loan programs       E      G      F      NI
- Explanation of Good Faith Estimate       E      G      F      NI
- Responsive - prompt return of calls       E      G      F      NI

### 2. Support Staff

- Courteous and Professional       E      G      F      NI
- Responsive - prompt return of calls       E      G      F      NI

### 3. Choice Finance

- Online Application       E      G      F      NI
- Marketing materials       E      G      F      NI

### 4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE       E      G      F      NI

- I will call my Loan Officer, **Scott Rubin**, for my next loan       Yes      No
- I will recommend **Scott Rubin** to my family and friends       Yes      No

Please expand on your assessment of Scott Rubin and Choice Finance in 50+ words:

*Scott was tremendously helpful to me, and was much more than a number-cruncher. He proved early on that he was committed to helping me find a solution to refinancing + staying in my home once my soon-to-be-ex husband moved out. I worked with Scott for many, many months and he was extremely patient as I*

How did you find us? (i.e. referral, ad, etc.) Rhoda Artz over

May we use you as a reference?  Yes  No

May we use your comments in future marketing?  Yes  No

Rochelle Mevorah 6/22/06  
Signature Date

Mailed 5/1/2006 10:23:17 AM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**Robert O Hughes and Dorothy H Hughes**

**Reston, VA 20191**

**Loan Officer Scott Rubin**

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\_\_\_\_\_  
LO initials

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

**1 Loan Officer's Performance**

- Explanation of the loan process       E      G      F      NI
- Knowledge of loan programs       E      G      F      NI
- Explanation of Good Faith Estimate       E      G      F      NI
- Responsive - prompt return of calls       E      G      F      NI

**2 Support Staff**

- Courteous and Professional       E      G      F       NI
- Responsive - prompt return of calls       E      G      F       NI

**3 Choice Finance**

- Online Application       E      G      F      NI
- Marketing materials       E      G      F      NI

**4 Choice Finance Corporation Overall Rating**

- OVERALL PERFORMANCE OF CHOICE FINANCE       E      G      F      NI

- I will call my Loan Officer, **Scott Rubin**, for my next loan       Yes      No
- I will recommend **Scott Rubin** to my family and friends       Yes      No

Please expand on your assessment of Scott Rubin and Choice Finance in 50+ words:

*It was superb, the way Mr. Rubin handled & expedited the process. I was on the road during some of the time required. It did not delay Mr. Rubin*

How did you find us? (i.e. referral, ad, etc.)

Referral

May we use you as a reference?

Yes      No

May we use your comments in future marketing?

Yes      No

Signature Robert O Hughes Date 6/28/06

Mailed 6/1/2006 8:53:58 AM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Rochelle E Mevorah  
708 Gormley Drive  
Rockville, MD 20850  
Loan Officer Scott Rubin

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(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

1 Loan Officer's Performance

- Explanation of the loan process  E G F NI
- Knowledge of loan programs  E G F NI
- Explanation of Good Faith Estimate  E G F NI
- Responsive -- prompt return of calls  E G F NI

2 Support Staff

- Courteous and Professional  E G F NI
- Responsive -- prompt return of calls  E G F NI

3 Choice Finance

- Online Application  E G F NI
- Marketing materials  E G F NI

4 Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE  E G F NI

I will call my Loan Officer, **Scott Rubin**, for my next loan  Yes  No

I will recommend **Scott Rubin** to my family and friends  Yes  No

Please expand on your assessment of Scott Rubin and Choice Finance in 50+ words:

*Scott was tremendously helpful to me, and was much more than a number-cruncher. He proved early on that he was committed to helping me find a solution to refinancing & staying in my home once my soon-to-be ex-husband moved out. I worked with Scott for many, many months and he was extremely patient as I*

How did you find us? (i.e. referral, ad, etc.) Rhoda Arty over

May we use you as a reference?  Yes  No

May we use your comments in future marketing?  Yes  No

Rochelle Mevorah 6/22/06  
Signature Date

Mailed 5/1/2006 10:23:17 AM

**CHOICE FINANCE**

www.choicefinance.net

**SERVICE EVALUATION**

**Robert O Hughes and Dorothy H Hughes**  
 12417 kings lake drive  
 Reston, VA 20191  
 Loan Officer **Scott Rubin**

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 If NO, write address here: \_\_\_\_\_

LO initials \_\_\_\_\_

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**1 Loan Officer's Performance**

- Explanation of the loan process       E      G      F      NI
- Knowledge of loan programs       E      G      F      NI
- Explanation of Good Faith Estimate       E      G      F      NI
- Responsive – prompt return of calls       E      G      F      NI

**2 Support Staff**

- Courteous and Professional       E      G      F       NI
- Responsive – prompt return of calls       E      G      F       NI

**3 Choice Finance**

- Online Application       E      G      F      NI
- Marketing materials       E      G      F      NI

**4. Choice Finance Corporation Overall Rating**

- OVERALL PERFORMANCE OF CHOICE FINANCE       E      G      F      NI

- I will call my Loan Officer, **Scott Rubin**, for my next loan       Yes      No
- I will recommend **Scott Rubin** to my family and friends       Yes      No

Please expand on your assessment of Scott Rubin and Choice Finance in 50+ words:

*It was superb, the way Mr. Rubin handled expedited the process. I was on the road during some of the time required. It did not delay Mr. Rubin*

How did you find us? (i.e. referral, ad, etc.)

Referral

- May we use you as a reference?       Yes      No
- May we use your comments in future marketing?       Yes      No

Signature Robert O Hughes      Date 6/28/06

Rochelle Mevorah  
708 Gormley Drive  
Rockville, MD 20850

June 27, 2006

Mr. David Wexler  
Choice Finance  
6001 Montrose Road  
Rockville, MD 20852

Dear Mr. Wexler:

I am writing to let you know what excellent service I have had from Scott Rubin and how very much I enjoyed working with him on my recent refinance

My friend Rhoda Arzt, a former mortgage underwriter, put me in touch with Choice Finance approximately one year ago in the early stages of my divorce process. My whole world had been turned upside down, and I was terrified of the idea of having to even consider selling my house and moving with my young son and our dog into an apartment. I felt like "the rug had been pulled out from under me."


Scott instantly put me at ease and told me he would help me explore all of my options for refinancing to try and keep me in my home. He explained that he himself was a child of divorce and that he understood what a hard time I must be going through. He exhibited an incredible amount of patience, as my mediation process became an extraordinarily lengthy ordeal and my "discussion" of the refinancing kept getting pushed aside for more pressing matters that had to be settled in order to avoid assigned court dates.

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At the settlement table, Scott called Lynee for me to question something in her application that we both found confusing. He also made the signing of numerous documents enjoyable, rather than stressful and confusing as I have found the process on past occasions with other bankers.

I was better off for every single communication I had with Scott. I could not have found a more considerate or helpful mortgage banker if I worked in the field myself! You are lucky to have such a great employee. Please know that I will refer many friends to Choice Finance to talk with Scott when they are buying or refinancing a home.

Sincerely,  
  
Rochelle ("Shelley") Mevorah

Cc: Scott Rubin  
Rhoda Arzt



Next, we would like to extend our  
sincere appreciation for all that you have  
done for the Aguilar family. You have  
been an exceptional man, a pleasure  
to work with, and an absolute choice  
for our business. Thank you for  
your hard work and dedication.

The Aguilar Family



We wanted to say "thank you"  
in a warm and special way—  
We appreciate your thoughtfulness  
much more than words can say.

\* Thank-you to Alex Echeandia

Mailed 6/2/2006 9:02:15 AM

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

**Roberto M Ortiz**  
12513 Holdridge Drive  
Silver Spring, MD 20906  
Loan Officer **Bettina Monterrosa**

\*AFTER SETTLEMENT, HAND DELIVER THIS COMPLETED SURVEY TO YOUR LOAN OFFICER

AND YOU WILL BE MAILED A **\$50 GIFT CARD**

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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

### 1. Loan Officer's Performance

- Explanation of the loan process      E     G    F    NI
- Knowledge of loan programs       E    G    F    NI
- Explanation of Good Faith Estimate      E    G     F    NI
- Responsive – prompt return of calls       E    G    F    NI

### 2 Support Staff

- Courteous and Professional       E    G    F    NI
- Responsive – prompt return of calls       E    G    F    NI

### 3. Choice Finance

- Online Application       E    G    F    NI
- Marketing materials       E    G    F    NI

### 4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE      E     G    F    NI
- I will call my Loan Officer, **Bettina Monterrosa**,  
for my next loan       Yes    No
- I will recommend **Bettina Monterrosa**  
to my family and friends       Yes    No

Please expand on your assessment of Bettina Monterrosa and Choice Finance in 50+ words:

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How did you find us? (i.e. referral, ad, etc.)

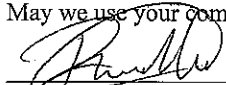
Referral

May we use you as a reference?

Yes    No

May we use your comments in future marketing?

Yes    No

  
Signature

6/22/06  
Date

Mailed 4/7/2006 2:00:47 PM

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Robert Gregory Guise

Gaithersburg, MD 20878

Loan Officer John Burley

**\*AFTER SETTLEMENT, HAND DELIVER THIS COMPLETED SURVEY TO YOUR LOAN OFFICER AND RECEIVE A \$50 GIFT CARD**

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Is above address where card should be mailed? YES / NO

If NO, write address here:

\_\_\_\_\_  
L.O initials

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

### 1 Loan Officer's Performance

- Explanation of the loan process  E G F NI
- Knowledge of loan programs  E G F NI
- Explanation of Good Faith Estimate  E G F NI
- Responsive - prompt return of calls  E G F NI

### 2 Support Staff

- Courteous and Professional  E G F NI
- Responsive - prompt return of calls  E G F NI

### 3 Choice Finance

- Online Application  E G F NI
- Marketing materials  E G F NI

### 4 Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE  E G F NI

- I will call my Loan Officer, John Burley, for my next loan  Yes No
- I will recommend John Burley to my family and friends  Yes No

Please expand on your assessment of John Burley and Choice Finance in 50+ words:

Working with John Burley was pleasant & informative. He explains the process clearly & is very straight forward. This was important to me since I was a first time home buyer.

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  
 Yes  No

Signature

Date

04-12-06

Mailed 2/8/2006 1:59:34 PM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Harrel E. Conner Jr

Silver Spring, MD 20906  
Loan Officer Scott Rubin

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. Thank you for taking the time to complete this evaluation

**\*AFTER SETTLEMENT, HAND DELIVER THIS SURVEY WITH ENCLOSED GIFT CATALOG, AND YOUR GIFT WILL BE PROMPTLY MAILED TO YOU (Does not apply to Home Equity Loans, must be hand delivered, can not be redeemed in conjunction with previous Home Depot Card offer )**  
CATALOG GIFT # 024 Is above address where gift should be mailed? (YES)/ NO  
IF NO, write address here:

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. Loan Officer's Performance

- Explanation of the loan process (E) G F NI
- Knowledge of loan programs (E) G F NI
- Explanation of Good Faith Estimate (E) G F NI
- Responsive -- prompt return of calls (E) G F NI

2 Support Staff

- Courteous and Professional (E) G F NI
- Responsive -- prompt return of calls E G F NI *No Experience*

3 Choice Finance

- Online Application E G (F) NI
- Marketing materials E G F NI *No Experience*

4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE (E) G F NI
- I will call my Loan Officer, **Scott Rubin**, for my next loan (Yes) No
- I will recommend **Scott Rubin** to my family and friends (Yes) No

Please expand on your assessment of Scott Rubin and Choice Finance:

*Scott knew I was first time homebuyer and went out of his way to make me feel at ease about both the process and expressing my thoughts about financial matters. He was willing to give advice even on matters unrelated to his business and that personal touch made a huge difference.*

How did you find us? (i.e. referral, ad, etc.)

referral

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

[Signature]  
Signature

\_\_\_\_\_  
Date

Mailed 11/18/2005 9:55:42 AM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Rebecca Halpin

Montgomery Village, MD 20886

Loan Officer John Burley

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

**\*AFTER SETTLEMENT, HAND DELIVER THIS SURVEY WITH ENCLOSED BROCHURE TO MANAGEMENT, AND RECEIVE YOUR \$50 HOME DEPOT GIFT CARD!**  
(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. *Loan Officer's Performance*

- |  |                                    |                                    |   |    |
|--|------------------------------------|------------------------------------|---|----|
| <input type="checkbox"/> Explanation of the loan process     | E                                  | <input checked="" type="radio"/> G | F | NI |
| <input type="checkbox"/> Knowledge of loan programs          | <input checked="" type="radio"/> E | G                                  | F | NI |
| <input type="checkbox"/> Explanation of Good Faith Estimate  | <input checked="" type="radio"/> E | G                                  | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls | <input checked="" type="radio"/> E | G                                  | F | NI |

2. *Support Staff*

- |  |                                    |   |   |    |
|--|------------------------------------|---|---|----|
| <input type="checkbox"/> Courteous and Professional          | <input checked="" type="radio"/> E | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls | <input checked="" type="radio"/> E | G | F | NI |

3. *Choice Finance*

- |  |                                    |   |   |    |
|--|------------------------------------|---|---|----|
| <input type="checkbox"/> Online Application  | <input checked="" type="radio"/> E | G | F | NI |
| <input type="checkbox"/> Marketing materials | <input checked="" type="radio"/> E | G | F | NI |

4. *Choice Finance Corporation Overall Rating*

- |  |                                    |   |   |    |
|--|------------------------------------|---|---|----|
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE | <input checked="" type="radio"/> E | G | F | NI |
|--|------------------------------------|---|---|----|

I will call my Loan Officer, **John Burley**,  
for my next loan  Yes  No

I will recommend **John Burley**  
to my family and friends  Yes  No

Please expand on your assessment of John Burley and Choice Finance:

The loan process was so easy! I was quite surprised. It gave me a less thing to worry about.

Mailed 8/24/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Traci L Allen  
Friedens, PA 15541  
Loan Officer Scott Rubin

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(otherwise, please fax to 866-876-2974) (Does not apply to Home Equity Loans)

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

(E)	G	F	NI
(E)	G	F	NI
(E)	G	F	NI
(E)	G	F	NI

2 Support Staff

- Courteous and Professional
- Responsive - prompt return of calls

(E)	G	F	NI
(E)	G	F	NI

3 Choice Finance

- Online Application
- Marketing materials

(E)	G	F	NI
(E)	G	F	NI

4 Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE
- I will call my Loan Officer, **Scott Rubin**, for my next loan
- I will recommend **Scott Rubin** to my family and friends

(E)	G	F	NI
(Yes)	No		
(Yes)	No		

Please expand on your assessment of Scott Rubin and Choice Finance:

Scott when over above to make sure our closing occurred as scheduled.

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
(Yes)	No

Signature

10/12/05  
Date

Mailed 10/31/2005 2:36:49 PM

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

William Griffith Jr

Baltimore, MD 21217

Loan Officer Scott Rubin

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

**\*AFTER SETTLEMENT, HAND DELIVER THIS SURVEY WITH ENCLOSED BROCHURE TO MANAGEMENT, AND RECEIVE YOUR \$50 HOME DEPOT GIFT CARD!**

(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

### 1. Loan Officer's Performance

- Explanation of the loan process      E      G      F      NI
- Knowledge of loan programs      E      G      F      NI
- Explanation of Good Faith Estimate      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

### 2. Support Staff

- Courteous and Professional      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

### 3. Choice Finance

- Online Application      E      G      F      NI
- Marketing materials      E      G      F      NI

### 4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE      E      G      F      NI

- I will call my Loan Officer, **Scott Rubin**, for my next loan      Yes No
- I will recommend **Scott Rubin** to my family and friends      Yes No

Please expand on your assessment of Scott Rubin and Choice Finance:

*Scott worked diligently to make everything happen smoothly. His efforts were greatly appreciated!*

How did you find us? (i.e. referral, ad, etc.)

*Dave H. [Signature]*

May we use you as a reference?

Yes      No

May we use your comments in future marketing?

Yes      No

*[Signature]*  
Signature

*12-12-05*  
Date

Mailed 10/24/2005 9:17:01 AM

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

William Griffith Jr

Baltimore, MD 21230

Loan Officer Scott Rubin

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation

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(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

### 1. Loan Officer's Performance

- Explanation of the loan process      E      G      F      NI
- Knowledge of loan programs      E      G      F      NI
- Explanation of Good Faith Estimate      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

### 2. Support Staff

- Courteous and Professional      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

### 3. Choice Finance

- Online Application      E      G      F      NI
- Marketing materials      E      G      F      NI

### 4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE      E      G      F      NI

- I will call my Loan Officer, **Scott Rubin**, for my next loan      Yes No
- I will recommend **Scott Rubin** to my family and friends      Yes No

Please expand on your assessment of Scott Rubin and Choice Finance:

*Scott put a lot of effort into making this process as smooth and easy as possible. Greatly appreciated!*

How did you find us? (i.e. referral, ad, etc.)

*Dave H. [Signature]*

May we use you as a reference?

Yes      No

May we use your comments in future marketing?

Yes      No

*[Signature]*  
Signature

*12-12-05*  
Date



**dre** **DIVARIS**  
REAL ESTATE

November 30, 2005

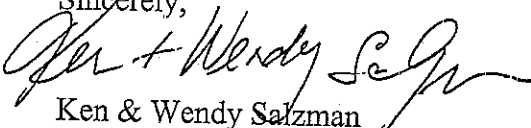
Mr. Scott Rubin  
Senior Loan Analyst  
Choice Finance  
6001 Montrose Road  
Suite 704  
Rockville, MD 20852

Dear Scott,

We would like to commend you on the outstanding job you did in obtaining a new home loan for us. We have refinanced our home with other loan officers in the past, but no one made the process so easy and painless. From the loan application to the closing settlement, you were always there to answer any questions we had. Your patience, follow through, and concern in doing what's best for us, really shined through during the whole process. Lastly, you were there in attendance at the settlement table just to make sure everything went smoothly. Both Wendy and I really appreciate all your hard work and look forward to recommending you to anyone who is in need of your services.

Have a great day and a happy holiday season.

Sincerely,

  
Ken & Wendy Salzman

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# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Janice James  
13209 Dairy Maid Drive #203  
Germantown, MD 20874  
Loan Officer Scott Rubin

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

**\*AFTER SETTLEMENT, HAND DELIVER THIS SURVEY WITH ENCLOSED BROCHURE TO MANAGEMENT AND RECEIVE YOUR \$50 HOME DEPOT GIFT CARD!**  
(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. Loan Officer's Performance

- Explanation of the loan process      (E)    G    F    NI
- Knowledge of loan programs      (E)    G    F    NI
- Explanation of Good Faith Estimate      (E)    G    F    NI
- Responsive - prompt return of calls      (E)    G    F    NI

2. Support Staff

- Courteous and Professional      (E)    G    F    NI
- Responsive - prompt return of calls      (E)    G    F    NI

3. Choice Finance

- Online Application      E    G    F    NI    N/A
- Marketing materials      E    G    F    NI    N/A

4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE      (E)    G    F    NI
- I will call my Loan Officer, Scott Rubin, for my next loan      Yes No
- I will recommend Scott Rubin to my family and friends      Yes No

Please expand on your assessment of Scott Rubin and Choice Finance:

*The excellent rating says it all!*

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?

*Financial advisor (Jim Jelan)*  
Yes No  
Yes No

Signature *Janice C James* Date *11/21/05*

Mailed 11/7/2005 4:15:01 PM

**CHOICE FINANCE**

www.choicefinance.net

**SERVICE EVALUATION**

**Robert Eugene Stadler and Laura Kay Stadler**  
25449 Highfield Road  
Cascade, MD 21719  
Loan Officer **Bob Lauder**

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

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(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1 *Loan Officer's Performance*

- Explanation of the loan process      (E)    G    F    NI
- Knowledge of loan programs        (E)    G    F    NI
- Explanation of Good Faith Estimate   (E)    G    F    NI
- Responsive - prompt return of calls   (E)    G    F    NI

2 *Support Staff*

- Courteous and Professional        (E)    G    F    NI
- Responsive - prompt return of calls   (E)    G    F    NI

3 *Choice Finance*

- Online Application                    E    G    F    NI
- Marketing materials                 E    G    F    NI

4 *Choice Finance Corporation Overall Rating*

- OVERALL PERFORMANCE OF CHOICE FINANCE      (E)    G    F    NI

- I will call my Loan Officer, **Bob Lauder**, for my next loan       Yes    No
- I will recommend **Bob Lauder** to my family and friends       Yes    No

Please expand on your assessment of Bob Lauder and Choice Finance:

*Bob walked us through the long process of addressing our credit issues. Gave us good advice and directions on the step by step process. Our journey that started 10/2004 and ended with our settlement 10/2005 on our 1st home, has been stress free and wonderful!*

How did you find us? (i.e. referral, ad, etc.)

*Referral/friend*

May we use you as a reference?

Yes    No

May we use your comments in future marketing?

Yes    No

*Laura K Stadler*      10/07/05

Signature

Date

Mailed 10/14/2005 1:41:26 PM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Hugh Harrison Collins III

Capitol Heights, MD 20743  
Loan Officer Ron Cutrone

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

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(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. Loan Officer's Performance

- Explanation of the loan process      E      G      F      NI
- Knowledge of loan programs      E      G      F      NI
- Explanation of Good Faith Estimate      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

2 Support Staff

- Courteous and Professional      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

3 Choice Finance

- Online Application      E      G      F      NI
- Marketing materials      E      G      F      NI

4 Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE      E      G      F      NI

- I will call my Loan Officer, **Ron Cutrone**, for my next loan      Yes      No
- I will recommend **Ron Cutrone** to my family and friends      Yes      No

Please expand on your assessment of Ron Cutrone and Choice Finance:

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How did you find us? (i.e. referral, ad, etc.)

May we use you as a reference?      Yes      No

May we use your comments in future marketing?      Yes      No

Signature [Handwritten Signature]

Date 10/19/05

Mailed 10/5/2005 2:34:09 PM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

JOSEPH KIM

LAUREL, MD 20708

Loan Officer Bettina Monterrosa

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

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(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. *Loan Officer's Performance*

- Explanation of the loan process      E      G      F      NI
- Knowledge of loan programs      E      G      F      NI
- Explanation of Good Faith Estimate      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

2. *Support Staff*

- Courteous and Professional      E      G      F      NI
- Responsive - prompt return of calls      E      G      F      NI

3. *Choice Finance*

- Online Application      E      G      F      NI
- Marketing materials      E      G      F      NI

4. *Choice Finance Corporation Overall Rating*

- OVERALL PERFORMANCE OF CHOICE FINANCE      E      G      F      NI
- I will call my Loan Officer, **Bettina Monterrosa**, for my next loan      Yes      No
- I will recommend **Bettina Monterrosa** to my family and friends      Yes      No

Please expand on your assessment of Bettina Monterrosa and Choice Finance:

Very Professional & Courteous  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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  
Yes No

Signature \_\_\_\_\_ Date 10/05/05

Mailed 9/20/2005

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

**NORMAN YOCKELSON & DORA YOCKELSON**

**MOUNT AIRY, MD 21771**

Loan Officer Steve Jacobs

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

**\*AFTER SETTLEMENT, HAND DELIVER THIS SURVEY WITH ENCLOSED BROCHURE TO MANAGEMENT, AND RECEIVE YOUR \$50 HOME DEPOT GIFT CARD!**  
(otherwise, please fax to 866-876-2974) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

**1 Loan Officer's Performance**

- Explanation of the loan process      (E) G F NI
- Knowledge of loan programs      (E) G F NI
- Explanation of Good Faith Estimate      (E) G F NI
- Responsive – prompt return of calls      (E) G F NI

**2 Support Staff**

- Courteous and Professional      (E) G F NI
- Responsive – prompt return of calls      (E) G F NI

**3 Choice Finance**

- Online Application      (E) G F NI
- Marketing materials      (E) G F NI

**4 Choice Finance Corporation Overall Rating**

- OVERALL PERFORMANCE OF CHOICE FINANCE      (E) G F NI

- I will call my Loan Officer, **Steve Jacobs**, for my next loan      (Yes) No
- I will recommend **Steve Jacobs** to my family and friends      (Yes) No

Please expand on your assessment of Steve Jacobs and Choice Finance:

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How did you find us? (i.e. referral, ad, etc.)

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

Yes (No)



Signature

Date

Mailed 10/5/2005 5:07:04 PM

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Michele LaFreniere and Robert G Dixon II

~~Redacted~~  
Derwood, MD 20855

Loan Officer Scott Rubin

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

**\*AFTER SETTLEMENT, HAND DELIVER THIS SURVEY WITH ENCLOSED BROCHURE TO MANAGEMENT, AND RECEIVE YOUR \$50 HOME DEPOT GIFT CARD!**  
(otherwise, please fax to 866-868-0090) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

1. Loan Officer's Performance

- Explanation of the loan process (E) G F NI
- Knowledge of loan programs (E) G F NI
- Explanation of Good Faith Estimate (E) G F NI
- Responsive - prompt return of calls (E) G F NI

2. Support Staff

- Courteous and Professional (E) G F NI
- Responsive - prompt return of calls (E) G F NI

3. Choice Finance

- Online Application (E) G F NI
- Marketing materials E G F NI

4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE (E) G F NI

- I will call my Loan Officer, **Scott Rubin**, for my next loan (Yes) No
- I will recommend **Scott Rubin** to my family and friends (Yes) No

Please expand on your assessment of Scott Rubin and Choice Finance:

SCOTT AND CHOICE FINANCE WERE EXTREMELY HELPFUL  
AND INFORMATIVE IN OUR REFINANCING. EXCELLENT  
SERVICE!

How did you find us? (i.e. referral, ad, etc.)

- May we use you as a reference? (Yes) No
- May we use your comments in future marketing? (Yes) No

Signature 

Date 10/28/05

Mailed 9/1/2005

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

**Magali Barbaran**

3100 Longfellow St, NW, UNIT 101

Washington, DC 20011

Loan Officer **Greg Darlin**

To continuously provide the highest quality service, Choice Finance Corporation would appreciate your assessment of our performance as well as the performance of the other real estate professionals that assisted during this transaction. We hope that you were completely satisfied with your loan process. Thank you for taking the time to complete this evaluation.

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(otherwise, please fax to 866-876-2974) (Does not apply to Home Equity Loans)

Please circle (E)xcellent, (G)ood, (F)air, (NI)Needs Improvement

### 1. Loan Officer's Performance

- Explanation of the loan process (E) G F NI
- Knowledge of loan programs (E) G F NI
- Explanation of Good Faith Estimate (E) G F NI
- Responsive - prompt return of calls (E) G F NI

### 2. Support Staff

- Courteous and Professional E G F NI
- Responsive - prompt return of calls E G F NI

### 3. Choice Finance

- Online Application (E) G F NI
- Marketing materials (E) G F NI

### 4. Choice Finance Corporation Overall Rating

- OVERALL PERFORMANCE OF CHOICE FINANCE (E) G F NI

- I will call my Loan Officer, **Greg Darlin**, for my next loan (Yes) No
- I will recommend **Greg Darlin** to my family and friends (Yes) No

Please expand on your assessment of Greg Darlin and Choice Finance:

*greg was fantastic - very personable and pensible about my specific needs. I am very grateful for all his help!*

How did you find us? (i.e. referral, ad, etc.)

- May we use you as a reference? (Yes) No
- May we use your comments in future marketing? (Yes) No

Signature *[Signature]* Date *10/20/05*