

Mailed 5/11/2006 10:55:46 AM

**CHOICE FINANCE**

www.choicefinance.net

**SERVICE EVALUATION**

David A King and Susan Y King

Silver Spring, MD 20906

Loan Officer Scott Rubin

\*AFTER SETTLEMENT, HAND DELIVER THIS COMPLETED SURVEY TO YOUR LOAN OFFICER AND RECEIVE 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 20932 LO initials SK

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:

We were VERY satisfied by Scott's performance throughout the entire process. The only glitch came after settlement with a delay in crediting the proceeds. Scott was again helpful and attentive through this. Some agents might have shrugged their shoulders and considered their job done. Scott assisted us in resolving the matter satisfactorily and we appreciate his efforts.

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

referred by brother

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

David A King  
Signature

7-10-06  
Date

Rochelle Mevorah  
[REDACTED]  
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 Traveier'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:

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 well.*

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

had to sort through several other negotiations in mediation before getting to "What to Do About the House." Scott even attended one of my mediation sessions, to present different options regarding the payoff of my husband's equity. From the very first phone call through to the settlement, he provided great comfort and guidance to me during an otherwise stressful and unpleasant time. I highly recommend him, and will refer others to him without hesitation!

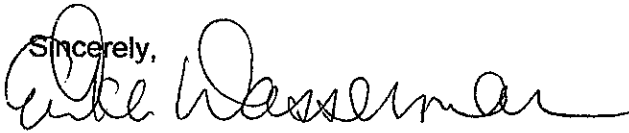
April 5, 2006

Scott Rubin and David Wexler  
Choice Finance  
6001 Montrose Road  
Rockville, Maryland 20852

Dear Scott and David:

I wanted to thank you again for all of your help and support with my loan. As a first time home buyer, I knew nothing about the loan procedure, but you were able to take the stress out of what could have been a very stressful process. You were the utmost professionals when it came to the numbers, the paperwork, and all of the particulars; however, you did it with humor and ease, making the process comfortable – and even enjoyable. I felt that you had my best interests at heart and thus worked diligently to find a loan package that met my needs. You answered all of my questions (no matter how tedious!) and made me feel comfortable with all steps of the process - from the initial mortgage quote to the actual settlement. The best part is, I now own a wonderful condo with a mortgage that easily fits within my budget. You will be hearing from me in the future, though, as I will definitely be contacting you when it is time to refinance!

Thank you again for everything!!

Sincerely,  
  
Erika Wasserman, Ph.D.

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

**CHOICE FINANCE**

www.choicefinance.net

**SERVICE EVALUATION**

Harrel E. Conner Jr  
 [Redacted]  
 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

Harrel E. Conner Jr  
 Signature Date

Mailed 5/9/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**JANICE O VANTREASE**

**Gaithersburg, MD 20878**  
**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 866-876-2974) (Does not apply to Home Equity Loans)

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

1. *Loan Officer's Performance*

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

2. *Support Staff*

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

3. *Choice Finance*

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

4. *Choice Finance Corporation Overall Rating*

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

- |  |                                      |                          |
|--|--------------------------------------|--------------------------|
| <input type="checkbox"/> I will call my Loan Officer, <b>Scott Rubin</b> ,<br>for my next loan | <input checked="" type="radio"/> Yes | <input type="radio"/> No |
| <input type="checkbox"/> I will recommend <b>Scott Rubin</b><br>to my family and friends       | <input checked="" type="radio"/> Yes | <input type="radio"/> No |

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

*Scott was very responsive and extremely helpful in the process of refinancing. Scott made the process so easy and fun.*

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

I knew Scott Rubin.

May we use you as a reference?

Yes  No

May we use your comments in future marketing?

Yes  No

Janice O Vantrease 6/6/05

Signature

Date

Mailed 7/1/2005



SERVICE EVALUATION

Joseph M Scherer & Patricia M Scherer

[Redacted address line]

Frederick, MD 21701

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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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 was very helpful - and obviously understands (and is able to communicate) the entire re-finance process very well. Great job!

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: Joseph M Scherer

Date: 7-1-05



Mailed 6/3/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Michael W Fitzwater

**Gaithersburg, MD 20878**  
**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 866-876-2974) (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, **Scott Rubin**, for my next loan      (Yes)      No
- I will recommend **Scott Rubin** to my family and friends      (Yes)      No

Scott  
GMC 065

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

*I'd had bad experience in the past when trying to fix a rate and cash some equity, but choice made me satisfied completely.*

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

*Emily Rapovich      Antipromiss club*

May we use you as a reference?

(Yes)      No

May we use your comments in future marketing?

(Yes)      No

*[Signature]*  
Signature

*7/2/05*  
Date

Mailed 7/27/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**Lori Jean Barrack**

**Brandywine, MD 20613**  
**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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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      (F)    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      (F)    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 was extremely helpful in finding the program that would best suit my needs. He is very thorough and I am glad for Fran's recommendation to utilize Choice Finance and Scott Rubin.*

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

*Fran Sinaris*

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

*Lori Jean Barrack*  
Signature

*8/15/05*  
Date

Mailed 9/1/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Todd Geraci

Riviera Beach, FL 33404  
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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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      NA (E)      G      F      NI
- Responsive – prompt return of calls      NA 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:

I HAVE USED SCOTT IN THE PAST & HE WAS VERY PLEASED WITH HIM AS I WAS WITH THIS LOAN. HE IS OUTSTANDING AT EXPLAINING ALL OPTIONS AND STICKS WITH YOU AT EVERY STEP OF THE PROCESS. BOTH MY REAL ESTATE AGENT & ATTORNEY FOR CLOSING Praised Scott. HE MAKES EVERYONE FEEL CONFIDENT THAT THE JOB WOULD GET DONE.

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

10/3/05  
Date

Mailed 8/24/2005

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Traci L Allen

Friedens, PA 15541

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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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 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 *Traci Allen*

Date 10/12/05

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

**CHOICE FINANCE**

www.choicefinance.net

**SERVICE EVALUATION**

Michele LaFreniere and Robert G Dixon II

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

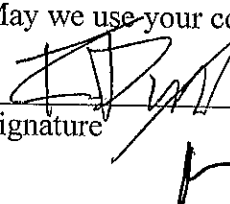
- I will call my Loan Officer, **Scott Rubin**, for my next loan      (Yes)      No
- I will recommend **Scott Rubin** to my family and friends      (Yes)      No

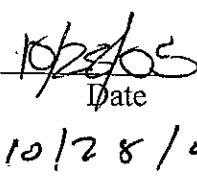
Please expand on your assessment of Scott Rubin and Choice Finance:

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 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.

**\*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 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