

Mailed 6/2/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**Barbara Harmon**

Washington, DC 20003

Loan Officer **BJ Matson**

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, **BJ Matson**, for my next loan       Yes      No
- I will recommend **BJ Matson** to my family and friends       Yes      No

Please expand on your assessment of BJ Matson and Choice Finance:

THIS IS THE THIRD TIME I'VE WORKED WITH CHOICE FINANCE. THEY ARE GREAT! ESPECIALLY BJ

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

6/16/2005  
Date

Mailed 5/16/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

Jose M. Frias & Mary S. Frias

~~XXXXXXXXXX~~  
HERNDON, VA 20170

Loan Officer Quentin 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.

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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                    G    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                    ~~NOT USED~~    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, **Quentin Jacobs**, for my next loan                    Yes No
- I will recommend **Quentin Jacobs** to my family and friends                    Yes No

Please expand on your assessment of **Quentin Jacobs** and **Choice Finance**:  
VERY COMPETANT INDIVIDUAL NEED MORE PEOPLE LIKE HIM

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?

ANITA JACOBS  
Yes No  
Yes No

~~XXXXXXXXXX~~  
Signature

5/16/05  
Date

Hold onto this form until AFIER loan settlement

Mailed 4/1/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**TARA Lyn GEE & John Wilbert Hughes**

Randallstown, MD 21133-2308  
Loan Officer Derrick Eleazer

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, **Derrick Eleazer**, for my next loan Yes No
- I will recommend **Derrick Eleazer** to my family and friends Yes No

Please expand on your assessment of Derrick Eleazer and Choice Finance:  
*Derrick was very helpful explaining the loan process and was prompt with returning all calls. In addition he was always available even after business hours. I truly felt comfortable that Derrick had my best interest.*

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: 5/2/05

Mailed 2/10/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**Andrew Richard Ratliff & Kelli L. Ratliff**

**Leesburg, VA 20176**  
**Loan Officer Josh 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.

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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, **Josh Burley**, for my next loan (Yes) No
- I will recommend **Josh Burley** to my family and friends (Yes) No

**Please expand on your assessment of Josh Burley and Choice Finance:**

*We appreciate all of Josh's hard work to make our refinancing experience a smooth & positive one. He will be the first that we recommend to any family member or friend that is looking to refinance their home.*

**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 *4/3/05*

Mailed 4/6/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**Lissa Ann Hicks**  
[Redacted]  
Walkersville, MD 21793  
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.

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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, **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:**

From the moment John called me I felt a sense of honesty - I was nervous about working with someone based on past experience, but John was honest with me, informative and he allowed me to ask the most minute questions, and he answered them where I could understand. He just what he tells me, and I feel excited about my future goals. I also had the pleasure of working w/ sally she was very helpful, and I received help from John's son Josh - very helpful and pleasant group of people

- How did you find us? (i.e. referral, ad, etc.)      Through a former employee of Choice
- May we use you as a reference?      (Yes) No
- May we use your comments in future marketing?      (Yes) No

Signature: [Redacted]      Date: 4/10/05



Mailed 2/2/2005

**CHOICE FINANCE**  
www.choicefinance.net

**SERVICE EVALUATION**

**John Dennis Shope**  
~~103 Rolling Rd~~  
Gaithersburg, MD 20877  
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.

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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, **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:*

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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 2-7-05

Mailed

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Deborah A Shores  
~~3011 11th Street~~  
North Beach, MD 20714  
Loan Officer Rancliffe Conyers

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)

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, **Rancliffe Conyers**, for my next loan      (Yes) No
- I will recommend **Rancliffe Conyers** to my family and friends      (Yes) No

Please expand on your assessment of Rancliffe Conyers and Choice Finance:

*From the first day of contacting Mr. Conyers. He has been very helpful with my situation. Contacts for calls Excellent. Explanation excellent I will be calling in. 2 yrs to performance at a lower rate. Did give me a concept loan.*

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

*Newspaper/Washington Post*

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

*[Signature]*  
Signature

*1/3/11*  
Date



Mailed

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Marie Spiro & Georgian Reed

~~161 Kentucky Ave~~  
Washington, DC 20001

Loan Officer Josh 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.

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

### 1. Loan Officer's Performance

- Knowledge of loan programs E G F NI
- Courteous and helpful E G F NI
- Responsive - prompt return of calls E G F NI
- Explanation of the loan process E G F NI
- Application E G F NI
- Underwriting E G F NI
- Approval E G F NI
- Closing E G F NI
- Overall Performance of my Loan Officer E G F NI

### 2. Appraiser Performance

- Courteous and Professional E G F NI
- Promptness E G F NI

### 3. Closing Agent Performance (if referred by Choice)

- Courteous and Professional E G F NI
- Promptness E G F NI

### 4. Choice Finance Corporation Overall Rating

- I will call Choice FIRSI for my next financing transaction Yes No
- I will recommend Choice to my family and friends Yes No
- OVERALL PERFORMANCE OF CHOICE FINANCE E G F NI

How did we do? We would like to hear your thoughts - please comment:

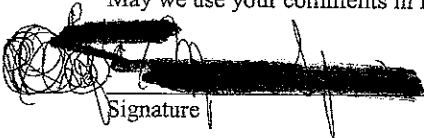
Very professional group who really cared about making the transactions as smooth as possible. Clear and precise presentation of our responsibilities and their responsibilities. Wonderful experience, especially from my accountant.

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

3/24/04  
Date

Mailed

# CHOICE FINANCE CORPORATION

## Service Evaluation

Stephen [REDACTED] & Laura [REDACTED] Loan Officer John Hodges  
[REDACTED]  
[REDACTED]

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.

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

### 1. Loan Officer's Performance

- Knowledge of loan programs (E) G F NI
- Courteous and helpful (E) G F NI
- Responsive - prompt return of calls (F) G F NI
- Explanation of the loan process (E) G F NI
- Application (E) G F NI
- Underwriting (E) G F NI
- Approval (E) G F NI
- Closing (E) G F NI
- Overall Performance of my Loan Officer (E) G F NI

### 2 Appraiser Performance

- Courteous and Professional (E) G F NI
- Promptness (E) G F NI

### 3 Closing Agent Performance (if referred by CFC)

- Courteous and Professional (E) G F NI
- Promptness (E) G F NI

### 4. Choice Finance Corporation Overall Rating

- I will call CFC FIRST for my next financing transaction Yes No
- I will recommend CFC to my family and friends Yes No
- OVERALL PERFORMANCE OF CHOICE FINANCE CORP. (E) G F NI

How did we do? We would like to hear your thoughts - please comment:

One of the best business experiences I've had in my lifetime. Professional, courteous help and great knowledge. Thank you,  
Stephen C

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
- Would you like a copy of your appraisal? Yes (No)

Signature

Date

Mailed

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Jeffrey Kendrick Chaney & Kara Victoria Chaney

~~13214 Spring Springs Drive~~

Greencastle, PA 17225

Loan Officer John Hodges

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.

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

### 1. Loan Officer's Performance

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive -- prompt return of calls   | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | E   | G | F | NI |
| > Underwriting  | E   | G | F | NI |
| > Approval  | E   | G | F | NI |
| > Closing   | E   | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

### 2. Appraiser Performance

- |   |   |   |   |    |
|---|---|---|---|----|
| <input type="checkbox"/> Courteous and Professional | E | G | F | NI |
| <input type="checkbox"/> Promptness                 | E | G | F | NI |

### 3. Closing Agent Performance (if referred by Choice) N/A

- |   |   |   |   |    |
|---|---|---|---|----|
| <input type="checkbox"/> Courteous and Professional | E | G | F | NI |
| <input type="checkbox"/> Promptness                 | E | G | F | NI |

### 4. Choice Finance Corporation Overall Rating

- |  |       |    |   |    |
|--|-------|----|---|----|
| <input type="checkbox"/> I will call Choice <u>FIRST</u> for my next financing transaction | (Yes) | No |   |    |
| <input type="checkbox"/> I will recommend Choice to my family and friends                  | (Yes) | No |   |    |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE                             | (E)   | G  | F | NI |

How did we do? We would like to hear your thoughts -- please comment:

John was wonderful and helpful throughout the entire process. Especially helpful in overcoming a "roadblock". My only suggestion for improvement would be finding a local or more knowledgeable (of area) appraiser.

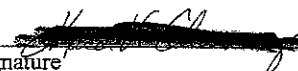
How did you find us? (i.e. referral, ad, etc.)

May we use you as a reference?

May we use your comments in future marketing?

internet

(Yes) No  
(Yes) No

Signature 

Date 

Mailed

# CHOICE FINANCE CORPORATION

## Service Evaluation

George Andreas Photinakis & Kimberly Sue Photinakis      Loan Officer    John  
Hodges  
180 40 E. ...  
Germantown, MD 20874

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

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

### 1. Loan Officer's Performance

- Knowledge of loan programs      (E)    G    F    NI
- Courteous and helpful            (E)    G    F    NI
- Responsive – prompt return of calls    (E)    G    F    NI
- Explanation of the loan process        (E)    G    F    NI
  
- > Application                            (E)    G    F    NI
- > Underwriting                         (E)    G    F    NI
- > Approval                              (E)    G    F    NI
- > Closing                                (E)    G    F    NI
  
- Overall Performance of my Loan Officer    (E)    G    F    NI

### 2. Appraiser Performance

- Courteous and Professional            (E)    G    F    NI
- Promptness                                (E)    G    F    NI

### 3. Closing Agent Performance (if referred by CFC)

- Courteous and Professional            (E)    G    F    NI
- Promptness                                (E)    G    F    NI

### 4. Choice Finance Corporation Overall Rating

- I will call CFC FIRST for my next financing transaction      (Yes)    No
- I will recommend CFC to my family and friends                (Yes)    No
- OVERALL PERFORMANCE OF CHOICE FINANCE CORP.            (E)    G    F    NI

How did we do? We would like to hear your thoughts – please comment:

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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?

Would you like a copy of your appraisal?

friend

(Yes)    No  
 Yes    No  
 Yes    No

Signature

Date

Mailed

# CHOICE FINANCE

www.choicefinance.net

## SERVICE EVALUATION

Gabriel Derosier  
~~1302 Lake Coventry Court~~  
Frederick, MD 21702  
Loan Officer John Hodges

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.

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

### 1 Loan Officer's Performance

- Knowledge of loan programs (E) G F NI
- Courteous and helpful (E) G F NI
- Responsive - prompt return of calls (E) G F NI
- Explanation of the loan process (E) G F NI
- > Application (E) G F NI
- > Underwriting (E) G F NI
- > Approval (E) G F NI
- > Closing (E) G F NI
- Overall Performance of my Loan Officer (E) G F NI

### 2 Appraiser Performance

- Courteous and Professional (E) G F NI
- Promptness (E) G F NI

### 3 Closing Agent Performance (if referred by Choice)

- Courteous and Professional (E) G F NI
- Promptness (E) G F NI

### 4 Choice Finance Corporation Overall Rating

- I will call Choice FIRST for my next financing transaction (Yes) No
- I will recommend Choice to my family and friends (Yes) No
- OVERALL PERFORMANCE OF CHOICE FINANCE (E) G F NI

How did we do? We would like to hear your thoughts - please comment:


*John was great throughout the process. He was very responsive & helpful. I will definitely recommend John to friends & family.*

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

# CHOICE FINANCE CORPORATION

## Service Evaluation

Sharon & Gregory Baharoff  
~~25225 Woodfield Road~~  
 Damascus, MD 20872

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

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

*1 Loan Officer's Performance*

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

*2 Appraiser Performance*

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

*3 Closing Agent Performance (if referred by CFC)*

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

*4 Choice Finance Corporation Overall Rating*

- |  |     |       |    |    |
|--|-----|-------|----|----|
| <input type="checkbox"/> I will call CFC FIRST for my next financing transaction |     | (Yes) | No |    |
| <input type="checkbox"/> I will recommend CFC to my family and friends           |     | (Yes) | No |    |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G     | F  | NI |

*How did we do? We would like to hear your thoughts – please comment:*

CONTRASTED TO ALL THE FINANCING OF THREE PREVIOUS  
HOME PURCHASES, CHOICE FINANCE WAS FAR SUPERIOR  
IN SERVICE, PROFESSIONALISM, AND MOST IMPORTANTLY  
EASE OF PROCESS.

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

REFERRAL FROM JONATHAN PROPP

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

Would you like a copy of your appraisal?

(Yes) No

Signature

Date

# CHOICE FINANCE CORPORATION

## Service Evaluation

Susan Ann Wiener Loan Officer Steve Jacobs  
~~9030 V. Wood St., NW, #1011~~  
 Washington, DC 20008

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.

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

**1 Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

**2 Appraiser Performance** *N/A*

- |   |   |   |   |    |
|---|---|---|---|----|
| <input type="checkbox"/> Courteous and Professional | E | G | F | NI |
| <input type="checkbox"/> Promptness                 | E | G | F | NI |

**3 Closing Agent Performance (if referred by CFC)**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

**4. Choice Finance Corporation Overall Rating**

- |  |       |      |
|--|-------|------|
| <input type="checkbox"/> I will call CFC FIRST for my next financing transaction | (Yes) | No   |
| <input type="checkbox"/> I will recommend CFC to my family and friends           | (Yes) | No   |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) G | F NI |

**How did we do? We would like to hear your thoughts – please comment:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**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

Would you like a copy of your appraisal? Yes (No)

\_\_\_\_\_  
 Signature Date

File

# CHOICE FINANCE CORPORATION

## Service Evaluation

Roger & Jennifer Anderhalden  
~~210 Brooks Lane~~  
Gaithersburg, MD 20877

Loan Officer Stephen 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.

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

### 1 Loan Officer's Performance

- Knowledge of loan programs      E      (G)      F      NI
- Courteous and helpful      (E)      (G)      F      NI
- Responsive – prompt return of calls      (E)      (G)      F      NI
- Explanation of the loan process      (E)      (G)      F      NI
  
- Application      E      (G)      F      NI
- Underwriting      E      (G)      F      NI
- Approval      (E)      (G)      F      NI
- Closing      E      (G)      F      NI
  
- Overall Performance of my Loan Officer      (E)      G      F      NI

8/29/08

### 2 Appraiser Performance

? N/A

- Courteous and Professional      E      G      F      NI
- Promptness      E      G      F      NI

### 3 Closing Agent Performance (if referred by CFC)

- Courteous and Professional      N/A      E      G      F      NI
- Promptness      N/A      E      G      F      NI

### 4 Choice Finance Corporation Overall Rating

- I will call CFC FIRSI for my next financing transaction      Yes      No
- I will recommend CFC to my family and friends      Yes      No
- OVERALL PERFORMANCE OF CHOICE FINANCE CORP.      (E)      G      F      NI

How did we do? We would like to hear your thoughts – please comment:

We were very pleased with how quickly we were able to apply for + be approved for our mortgage and go to closing with absolutely no problem in under 3 weeks! Steve was efficient and always available to answer our questions. We are really fortunate to be able to say that our first home purchase could not have gone any more smoothly!

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

our real estate agent  
Joanna Reschin

- May we use you as a reference?      Yes      No
- May we use your comments in future marketing?      Yes      No
- \* Would you like a copy of your appraisal? - definitely      Yes      No

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# CHOICE FINANCE CORPORATION

## Service Evaluation

Sirima Yimsuan    Loan Officer    Steven Jacobs  
 [Redacted]  
 Columbia, MD 21045

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.

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

**1 Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive -- prompt return of calls   | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

100

**2 Appraiser Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

3

**3 Closing Agent Performance (if referred by CFC)**

- |   |     |   |   |   |    |
|---|-----|---|---|---|----|
| <input type="checkbox"/> Courteous and Professional | N/A | E | G | F | NI |
| <input type="checkbox"/> Promptness                 | N/A | E | G | F | NI |

100

**4. Choice Finance Corporation Overall Rating**

- |  |     |   |       |    |
|--|-----|---|-------|----|
| <input type="checkbox"/> I will call CFC FIRST for my next financing transaction |     |   | (Yes) | No |
| <input type="checkbox"/> I will recommend CFC to my family and friends           |     |   | (Yes) | No |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G | F     | NI |

**How did we do? We would like to hear your thoughts -- please comment:**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

- 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?  
 Would you like a copy of your appraisal?

*This is my fifth time with Mrs Jacobs*  
 (Yes) No  
 (Yes) No  
 (Yes) No

Signature \_\_\_\_\_ Date \_\_\_\_\_

# CHOICE FINANCE CORPORATION

## Service Evaluation

**Norman & Terry Saari**  
~~6405 Dunwoody Court~~  
 Rockville, MD 20852

Loan Officer **Stephen 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.

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

**1. Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

100

**2. Appraiser Performance**

- |   |   |   |   |      |
|---|---|---|---|------|
| <input type="checkbox"/> Courteous and Professional | E | G | F | (NI) |
| <input type="checkbox"/> Promptness                 | E | G | F | (NI) |

8

**3. Closing Agent Performance (if referred by CFC)**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

8

**4. Choice Finance Corporation Overall Rating**

- |  |     |       |    |
|--|-----|-------|----|
| <input type="checkbox"/> I will call CFC FIRST for my next financing transaction |     | (Yes) | No |
| <input type="checkbox"/> I will recommend CFC to my family and friends           |     | (Yes) | No |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G     | F  |

100

**How did we do? We would like to hear your thoughts – please comment:**

It was a pleasure to again do business  
with Mr. Jacobs and Choice Finance.

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

Referral - Ms. Fiorita

May we use you as a reference? (Yes) No

May we use your comments in future marketing? (Yes) No

Would you like a copy of your appraisal? Yes (No)

Norman & Terry Saari  
 Signature

3/23/03  
 Date

# CHOICE FINANCE CORPORATION

## Service Evaluation

**Marian Morse**  
~~4212 Forest Hill Highway 2006~~  
 Chevy Chase, MD 20815

Loan Officer **Stephen 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.

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

**1. Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive - prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

100

**2. Appraiser Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

8

**3. Closing Agent Performance (if referred by CFC)**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

8

**4. Choice Finance Corporation Overall Rating**

- |   |     |    |   |    |
|---|-----|----|---|----|
| <input checked="" type="checkbox"/> I will call CFC FIRST for my next financing transaction | Yes | No |   |    |
| <input checked="" type="checkbox"/> I will recommend CFC to my family and friends           | Yes | No |   |    |
| <input checked="" type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G  | F | NI |

100

**How did we do? We would like to hear your thoughts - please comment:**

*Everything went so smoothly I didn't have to worry about any details. Steve took care of everything. Thank you!*

**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 |
| Would you like a copy of your appraisal?      | (Yes) | No |

*[Signature]*  
 Signature

*[Date]*  
 Date

# CHOICE FINANCE CORPORATION

## Service Evaluation

Suni Zabala and Jose Zabala      Loan Officer: Steven Jacobs  
~~4621 Cl...~~  
 Rockville, MD 20853

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.

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

**1. Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

100

**2. Appraiser Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

100

**3. Closing Agent Performance (if referred by CFC)**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

8

**4. Choice Finance Corporation Overall Rating**

- |  |     |   |       |    |
|--|-----|---|-------|----|
| <input type="checkbox"/> I will call CFC FIRST for my next financing transaction |     |   | (Yes) | No |
| <input type="checkbox"/> I will recommend CFC to my family and friends           |     |   | (Yes) | No |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G | F     | NI |

100

**How did we do? We would like to hear your thoughts – please comment:**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**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  
 Would you like a copy of your appraisal?      (Yes)      No

~~Signature~~

~~Date~~

# CHOICE FINANCE CORPORATION

## Service Evaluation

Michael Siuta & Heidi Siuta      Loan Officer   Steven Jacobs  
~~4517 Old Mill Rd~~  
 Ellicott City, MD 21043

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.

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

**1. Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| > Application   | (E) | G | F | NI |
| > Underwriting  | (E) | G | F | NI |
| > Approval  | (E) | G | F | NI |
| > Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

**2. Appraiser Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

**3. Closing Agent Performance (if referred by CFC)**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | F | NI |

**4. Choice Finance Corporation Overall Rating**

- |  |     |   |       |    |
|--|-----|---|-------|----|
| <input type="checkbox"/> I will call CFC FIRSI for my next financing transaction |     |   | (Yes) | No |
| <input type="checkbox"/> I will recommend CFC to my family and friends           |     |   | (Yes) | No |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G | F     | NI |

**How did we do? We would like to hear your thoughts – please comment:**

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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 |
| Would you like a copy of your appraisal?      | (Yes) | No |

Signature

Date

# CHOICE FINANCE CORPORATION

## Service Evaluation

**Keith Yockelson**  
 [Redacted]  
 Kensington, MD 20985

Loan Officer **Steven 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.

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

**1 Loan Officer's Performance**

- |   |     |   |   |    |
|---|-----|---|---|----|
| <input type="checkbox"/> Knowledge of loan programs             | (E) | G | F | NI |
| <input type="checkbox"/> Courteous and helpful                  | (E) | G | F | NI |
| <input type="checkbox"/> Responsive – prompt return of calls    | (E) | G | F | NI |
| <input type="checkbox"/> Explanation of the loan process        | (E) | G | F | NI |
| ➤ Application   | (E) | G | F | NI |
| ➤ Underwriting  | (E) | G | F | NI |
| ➤ Approval  | (E) | G | F | NI |
| ➤ Closing   | (E) | G | F | NI |
| <input type="checkbox"/> Overall Performance of my Loan Officer | (E) | G | F | NI |

**2. Appraiser Performance**

- |   |     |   |     |    |
|---|-----|---|-----|----|
| <input type="checkbox"/> Courteous and Professional | (E) | G | F   | NI |
| <input type="checkbox"/> Promptness                 | (E) | G | (F) | NI |

**3 Closing Agent Performance (if referred by CFC)**

- |   |   |   |   |    |
|---|---|---|---|----|
| <input type="checkbox"/> Courteous and Professional | E | G | F | NI |
| <input type="checkbox"/> Promptness                 | E | G | F | NI |

**4. Choice Finance Corporation Overall Rating**

- |  |     |   |       |    |
|--|-----|---|-------|----|
| <input type="checkbox"/> I will call CFC FIRSI for my next financing transaction |     |   | (Yes) | No |
| <input type="checkbox"/> I will recommend CFC to my family and friends           | (E) |   | (Yes) | No |
| <input type="checkbox"/> OVERALL PERFORMANCE OF CHOICE FINANCE CORP.             | (E) | G | F     | NI |

**How did we do? We would like to hear your thoughts – please comment:**

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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 |
| Would you like a copy of your appraisal?      | Yes | No |

Signature \_\_\_\_\_

Date \_\_\_\_\_