

Mailed 9/30/2005 11:57:55 AM

CHOICE FINANCE

www.choicefinance.net

SERVICE EVALUATION

Rashid Osei Rogers

125

Laurel, MD 20708

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 866-868-0090) (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, **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:

The first time BJ provided a service to me was excellent. Communication throughout the process was outstanding. I will use BJ for all my home buying needs.

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 9/1/2005

CHOICE FINANCE

www.choicefinance.net

SERVICE EVALUATION

Todd Geraci

1234 5678901234

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.

***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 NA 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 ME 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/IN 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

Date

10/3/05

Mailed 9/21/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Scott D Smrkovski
~~2005 Choice Finance~~
Clarksburg, MD 20871
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:

Quick Turnaround and easy process

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

Previous Loan - BNI

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

[Signature]
Signature

9/21/05
Date

Mailed 8/15/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Franklin Paulson & Jacque Lynn Paulson

WASHINGTON, DC 20007

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:

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?

PRior Ref,

Yes No
 Yes No

[Signature]
Signature

9/5/05
Date

Mailed 9/13/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Sonya Ellen Goldstein
FREDERICK, MD 21702
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

- 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:

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

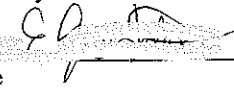
BNI

May we use you as a reference?

Yes No

May we use your comments in future marketing?

Yes No

Signature 

Date 09/13/05

Mailed 8/16/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

William S Flannery
Silver Spring, MD 20910
Loan Officer David Wexler

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

Please expand on your assessment of David Wexler and Choice Finance:

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 9-12-05

Mailed 8/19/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Joseph P Bretthauer & Joy W Bretthauer

Silver Spring, MD 20910
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.

***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 N/A E G F NI
- Marketing materials N/A 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:

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

Ad - Washington Post

May we use you as a reference?

Yes No

May we use your comments in future marketing?

Yes No


Signature

8/22/05
Date

Mailed 8/11/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Maria Caftrillo
Rockville, MD 20853
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

***AFIER 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, **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:

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?

JOE KUMPERY
(Yes) No
(Yes) No

[Signature]
Signature 8/22/05
Date

Mailed 8/23/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Cynthia Davidson

Rockville, MD 20850

Loan Officer David Wexler

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, David Wexler, for my next loan Yes No

I will recommend David Wexler to my family and friends Yes No

Please expand on your assessment of David Wexler and Choice Finance:

David thank you for all your assistance. you were always very prompt in responding to my concerns via the telephone or by email. Thanks

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 8/23/05

Mailed 6/9/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Francesca J Gianaris & David J Bossler

Silver Spring, MD 20901
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*

- 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:

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 8/17/05

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.

***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, **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 7/13/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Herman Krum

Gaithersburg, MD 20886

Loan Officer Brian Pashkoff

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

Please expand on your assessment of Brian Pashkoff and Choice Finance:

Brian has always been responsive to my telephone calls in a timely manner - even after normal business hours. He initiated various calls to keep me informed of the loan status and volunteer his assistance should I encounter any problems. Frankly, his pleasant demeanor and willingness to help me was quite refreshing given my experience several years ago with another loan broker.

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?

Referral

(Yes) No

(Yes) No

Signature *[Handwritten Signature]*

Date 8/11/05

Mailed 7/15/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Gail Whitley

Montgomery Village, MD 20886

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.

***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, **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:

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 _____

Date 8

Mailed 6/8/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Ellen Cosgrove

Silver Spring, MD 20902
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.

***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, **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 took time on a Saturday to explain something to me. I appreciated his time, attention, + expertise

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

repeat

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

Signature _____ Date 8-5-05

Mailed 6/16/2005

CHOICE FINANCE
www.choicefinance.net

202-427-1284

SERVICE EVALUATION

ISIDRO JACINTO YORRO & KATHLEEN MARIE YORRO

SILVER SPRING, MD 20901
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.

***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, **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:

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  Date 6/22/05

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.

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

Scott Rubin

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 Marorsch Activepro's club

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

Signature

[Redacted Signature]

Date

7/2/05

Mailed 7/1/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Joseph M Scherer & Patricia M Scherer
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.

***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, **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]
Signature

7-1-05
Date

Mailed 2/28/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Paul Mitchell Foer

Annapolis, MD 21403-2301
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 866-876-2974) (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:

This is the second time I've hired Choice + the first time I worked with John. I will certainly call on him again when needed.

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 *3/8/05*

Mailed 5/10/2005

CHOICE FINANCE
www.choicefinance.net

SERVICE EVALUATION

Jennifer A. Ferat
[Redacted]
Baltimore, MD 21231
Loan Officer Craig Coleman

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 N/A E G F NI
- Marketing materials N/A 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, **Craig Coleman**, for my next loan (Yes) No
- I will recommend **Craig Coleman** to my family and friends (Yes) No

Please expand on your assessment of Craig Coleman and Choice Finance:

Craig was very thorough and patient through our home buying process. I plan on referring Craig to anyone that I know who is in need of a home loan or refinancing.

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

Referred

May we use you as a reference?

(Yes) No

May we use your comments in future marketing?

(Yes) No

[Redacted Signature]

05/12/05

Signature

Date