



HOUSE OF REPRESENTATIVES
WASHINGTON, D. C. 20515

July 22, 2008

Mr. Brian Leibowitz
President/Owner - Affordable Financial Services
95 Oser Avenue
Suite B2
Hauppauge, NY 11788

Dear Mr. Leibowitz:

My husband and I recently Closed on a deal to refinance our mortgage and take advantage of historically low rates. The process, as you know, can be frustrating and cumbersome, especially in the current economic climate. The purpose of this letter is to let you know about the fine work your employee, Kwame Asante, did on our loan package, and to commend you for having such a dedicated and sincere person on your staff.

There were many times during the process of gathering the paperwork necessary for this loan, that I simply wanted to give up. It seemed no matter how much effort I put forth the make sure the information was correct, there was always one more thing I needed to provide. I was also very concerned about the Closing Costs, as I know they can vary widely in the industry. The primary reason we were able to get through what is commonly known as a very cumbersome process, was the attitude and customer care we received from Mr. Asante.

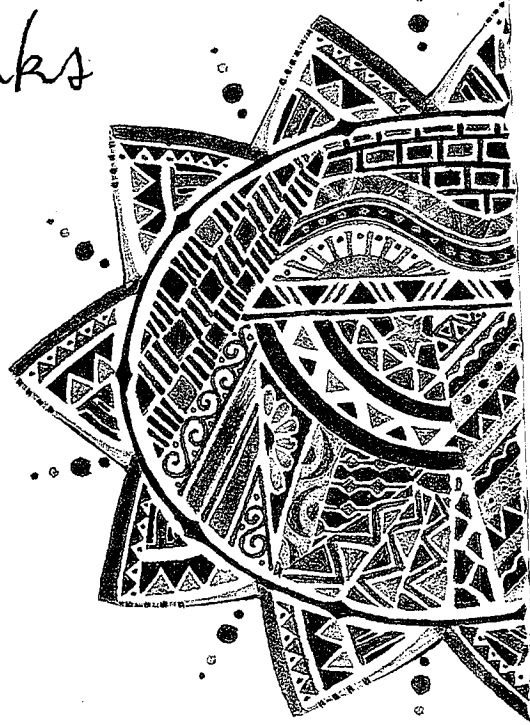
He was always cheerful and reassuring when I spoke with him. There were times when he sensed the frustration we were feeling in trying to get final answers on issues of importance to us. Each time he demonstrated an uncommon amount of patience with us, and reassured us that he would do everything in his power to accommodate us. Toward the end of the process, I decided I'd had enough, and stated that we were no longer interested in following through with the loan. That was on a Friday. When I arrived at work on Monday, there was a cheerful message from Mr. Asante that convinced us to come back "to the table." The result is, we are currently saving more than \$1200.00 per month on our mortgage. This is an extraordinary savings for us.

Again, thank you so much for the customer care your firm provided during these trying times, and we commend you for hiring such a fine professional as Mr. Kwame Asante.

Sincerely,

Mr. and Mrs. Maurice M. Crump
1200 Braddock Place, Condo Unit 812
Alexandria, VA 22314

Many
Thanks



Dear
Brian,

With sincere gratitude
for your kindness.

Thank You So
Much for Everything
You Have done to help us get
the House! We really appreciate
your time
& patience!

Sincerely
Maylene
& Tom
Cannon