

March 5, 2009

Robert Goff  
University Physicians Network  
1 Park Avenue  
New York, NY 10016

Dear Robert-

I writing to tell you that your members actually read your faxes and to thank you for presenting the Home Owners Mortgage Express program in your February 2 newsletter. I had just made a deal on a co-op purchase and was about to start looking for financing opportunities when I received the newsletter and saw the HOME ad.

I called Rolan Schnayder at HOME who was terrific in all regards. In addition to discussing my options for the new purchase, Rolan suggested that I refinance my second home. It could not have been easier. I got a great interest rate for my mortgage, and every aspect of the deal, from completing the application to closing the transaction after hours in my office, went smoothly and moved quickly.

Rolan is a very direct, no nonsense kind of a guy. He's incredibly accessible both by email and phone, and his team is efficient and helpful. We're in the midst of pulling together the co-op deal and I'm glad that Rolan is doing the financing. I've been recommending him to my friends and colleagues and hope that the UPN exposure (with the special UPN discount) will get him additional business as well.

Very truly yours,

Jeffrey M. Engel, MD