

How did Colonial Credit, LLC help you? Please explain.

We refinanced from a high interest  
30 year mortgage to a much lower rate  
10 year mortgage

Did you save money on a monthly basis? Did you get cash back? Did you consolidate any bills? Did you shorten your term? Please explain.

We consolidated our old mortgage and  
another loan that we had taken out, we  
shortened our term from 30 years to 10 years  
and Colonial still saved us money on our  
payment!

Would you recommend a friend to go through Colonial Credit, LLC for mortgage financing? Please explain.

We would definitely recommend Colonial,  
- and we have! They are professional, caring  
and friendly - the warmest mortgage  
experience we have ever had.

Permission to Quote

Stephanie + Tin Ha (Customer) hereby grants authorization to Colonial Credit, LLC, to quote the aforementioned written statement, and to publish said statement provided to Colonial Credit, LLC by Stephanie + Tin Ha (Customer).

This written statement will be utilized by Colonial Credit, LLC solely as testimonial information for prospects and industry providers.

Stephanie Ha \_\_\_\_\_ 9/16/06  
Signature Date

[Signature] \_\_\_\_\_ 9/16/06  
Signature Date