



To Whom It May Concern:

Please allow me to introduce myself as being one of the numerous grateful people which Mr. Jet Balagtas has professionally assisted in securing an attractive Home Loan. Since this was not our first experience in seeking a loan and attempting refinancing, we were rather cautious as we searched for a true professional in this area and someone we felt knew what they were doing.

I cannot begin to tell you how elated we were when Mr. Balagtas first called us and offered his assistance. Immediately, we felt extremely comfortable with Jet and very confident that he knew exactly what he was doing. Unfortunately, in our situation, the process was more involved and required numerous emails and phone calls between Jet and ourselves. Throughout all of this, Jet demonstrated a confidence, thoughtfulness and kindness which made us feel very much at ease. Time and time again he assured us that he felt everything was going to turn out in our favor. All the time I knew that he was working very diligently behind the scene to make certain that everything did in fact turn out in our favor.

Words cannot begin to express how deeply we are impressed with Jet's professional endeavors. My wife and I truly believe that he gave us 110 percent of his effort throughout the entire loan process and I am confident that he will do the same for you. No, Jet has not offered a loan discount nor even asked me to write this recommendation. I am doing this solely on my own. in an attempt to help interested people who might be in the position we were in, seeking a knowledgeable professional but also a kind and thoughtful gentleman. If so, I promise you, Mr. Balagtas is your man. I highly recommend him to you. You will not be disappointed.

Sincerely,

A handwritten signature in black ink, appearing to read "David J. Sorenson", written over a circular stamp or seal.

David J. Sorenson