

CRYSTAL CLEAR MORTGAGE

Post Closing Customer Service Survey

1. What was the name of the Loan Officer that assisted you on your transaction?
Adam Simmons
2. Was your transaction a purchase or a refinance? purchase
3. On a scale of 1 to 10, with 10 being the best, how would you rate your Loan Officer in the following areas:
 - a. Availability 10
 - b. Responsiveness 10
 - c. Product Knowledge 10
 - d. Overall Customer Service 10
4. Were the terms on your loan including interest rate and closing costs, clearly communicated to you at the outset of the process? yes
5. In your opinion, was there anything your Loan Officer could have done to improve your experience with Crystal Clear Mortgage?
no - he was awesome!
6. How would you rate Crystal Clear Mortgage in regards to other finance companies you may have worked with in the past or shopped with for this transaction?
the best experience we've ever had purchasing a home
7. Was your loan closing on time and the closing process clearly communicated?
delayed a few days due to the holidays
8. If not, in what way could we have kept you more informed of the closing process (i.e. time, place, what to bring to closing, amount of check, etc.)?
no fault of yours
9. On a scale of 1-10, with 10 being the best, please rate your overall experience with Crystal Clear Mortgage.
10
10. Would you use and/or refer Crystal Clear Mortgage for any future transactions? definitely.
11. If not, why? N/A

PLEASE FEEL FREE TO WRITE A TESTIMONIAL REGARDING YOUR EXPERIENCE WITH CRYSTAL CLEAR MORTGAGE. (SEE PAGE 2)

Prior to our loan with Crystal Clear we had a contract on a different foreclosure property and had a horrific experience with the lender on that property. It was so frustrating and exhausting trying to get answers and to get them to return calls or communicate with us. The problem went to the loan officer's supervisor & when we had the same problem with her we were referred to her manager. It eventually escalated to the regional manager who informed us we should have been told 30 days into the loan process that they couldn't loan on the property since there were more repairs than what was indicated on HUD's inspection. We were 65 days into the loan process & had to repeatedly send documents already sent.

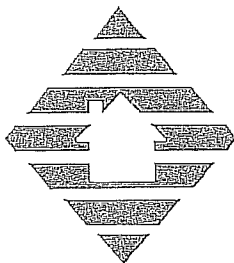
Adam Simmons & Crystal Clear Mtg were a God send in purchasing our current home! Adam always answered his phone or if unable to returned our call within the hour. He was very detailed & thorough in explaining procedures & in answering our questions. We only had to submit documents once & Adam kept us posted almost daily on the status. With the previous lender we felt like we were the ones doing their work for them, but with Crystal Clear & Adam it was an effortless experience, free of frustration & stress free process.

We are very impressed with the integrity and professional manner of Adam and Crystal Clear Mtg. If we are ever in the need of purchasing ^{another} our home, Crystal Clear will be our first choice of lenders. Thank you so much for excellent service & caring ^{about} your customers. You guys ROCK!

THANK YOU FOR THE BUSINESS!!

Bryan Ward & Adam Simmons

Brokers/Owners



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