

Subject: FW: Carol Lloyd

From: Janine [REDACTED] [REDACTED]@us.ibm.com]
Sent: Monday, April 24, 2006 10:14 AM
To: Bruno Viscariello
Cc: Carol Lloyd
Subject: Carol Lloyd

Mr Viscariello,

I wanted to take a moment to write to you to let you know what an exceptional employee Carol Lloyd is. We had numerous obstacles to overcome during my entire closing process and I pulled her in to every issue and she went above and beyond her job responsibilities to help me out with each one. Although, I had a bumpy ride, I had the confidence that once Carol got involved, it would get done. She didn't only treat me as a customer, but a friend. She was genuinely concerned about my closing and worked around the clock to make it happen.

I trust her wholeheartedly, and will use her for all of my financing needs!

Thank you Carol for everything you have done for us, and we will be contacting you at the end of the year to do the VA loan.

Thanks again!
Janine

Janine [REDACTED], PMP®
Project Office Manager
Viewpoint account
Ph# 732-[REDACTED]
Fx# 845-[REDACTED]
Cell# 908-[REDACTED]
Pager 1-800-759-[REDACTED]

February 23, 2008

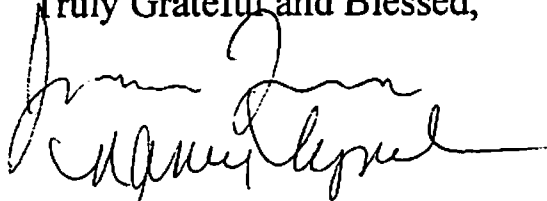
Dear Mr. Viscariello,

Recently my husband and I refinanced our mortgage with your company.

We both find it necessary to inform you of our complete satisfaction with your company; more importantly, with your employee, Ms. Carol Lloyd. Carol has been absolutely fabulous to work with! Carol's expert advice and guidance has helped us so many times. Carol is truly an asset to your company and we can't thank her enough for all she has done for us. We have referred friends and neighbors to Carol and likewise they have been equally grateful.

Having worked with several people in our lives, we rarely have had the opportunity to find someone as honest and sincere. If all companies had a "Carol", the competition would be fierce!! We feel strongly that Carol should be commended for her hard work and dedication. We certainly will continue to refer people to your company, knowing they will definitely be completely satisfied.

Truly Grateful and Blessed,

A handwritten signature in black ink, appearing to read "Joseph and Nancy", written in a cursive style.

Joseph and Nancy [REDACTED]



Client Survey

Mortgage Closing on Monday, March 10, 2008 for: Patricia [REDACTED] and Albert [REDACTED]

Please rate us on a scale of 1 to 5 (5 being the best) -- feel free to rate a "10" if you think something was "off the chart"

- 1. The level of financial advice/education you received from your Consultant. 5
- 2. The degree of efficiency & proactive service you received from our team. 5
- 3. The degree to which we met your expectations for loan approval, staying in contact, closing, etc... 5
- 4. The level of courtesy from our staff. 5
- 5. The level of efficiency and clarity in getting your questions answered. 5
- 6. The overall experience of working with us. 5

Please express your honest feelings about the following: It's your feedback that can help us improve.

1. Is there anything that was important to you that we did not address?

No.

2. What suggestions do you have for improving the level of our service?

None, really. Everyone is informed & very professional, your loan was processed & closing was very convenient for closing.

3. Would you do a friend or relative a favor and pass along your happiness with our team to him/her? If so, tell us who.

Yes, I definitely would. I'll share Carol's cards with Co-workers

4. We suggest you subscribe to our bi-weekly email newsletter that will keep you up-to-date on what's happening in the mortgage business. It's called "Carol's Financials." Don't let it go to spam. What email address should we use? Feel free to enter more than one address.

[REDACTED]@optonline.net

Please fax this back toll-free to (800) [REDACTED]. No cover sheet required.

Carol Lloyd

From: Layer, [REDACTED]
Sent: Friday, September 26, 2008 3:51 PM
To: Bruno Viscariello
Cc: [REDACTED] (RBC Wealth Mgmt); Carol Lloyd
Subject: Carol Lloyd

Good Afternoon Mr Viscariello,

I just wanted to write you a quick email letting you know how pleased my husband and I were with Carol's performance in helping to obtain our mortgage. We just purchased our first house and it has been a very exciting yet scary and overwhelming time. We had no idea about everything involved in purchasing a house and especially in obtaining a mortgage. But Carol made it so easy and clear for us, prompting us when we needed prompting and comforting us when we needed reassurance. I spent numerous times on the phone with her as she would very patiently explain the whole process to me and put me at ease when I was having anxiety about all the numbers. She is such a wonderful person to talk to and made herself readily accessible for us at any time of the day or evening.

It was so wonderful that she came to our closing so we could all meet since it felt like she has been a great friend through all of this.

I can truly say that she has been a God-send for us through this whole process. I will always recommend her to anyone needing a mortgage broker, and whatever our future needs may be when it comes to mortgages, she will be the first we call!

Sincerely,
[REDACTED] Layer

[REDACTED] Layer, BS, LVT, RLATG
Veterinary Associate
Merck Research Laboratories
Office: [REDACTED]
Email: [REDACTED]@merck.com

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