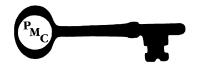
PROFESSIONAL MORTGAGE CONSULTANTS

www.pmc-pa.com



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John, it is a pleasure to have this opportunity to post a testimonial about you, your staff, and your company.

I'm Laurence Ostrom, owner of Professional Mortgage Consultants, a licensed NMLS and Pennsylvania Mortgage Broker. I 've been conducting mortgage brokerage services for clients for the past 18 years and I've personally attended settlements throughout Pennsylvania - from Mercersburg to Pittsburgh to Allentown to Harrisburg to Bloomsburg to Philadelphia, etc. Through my profession, I speak with many different title insurance companies and their personnel to ensure my customer's settlements proceed smoothly, with no surprises. I can only speculate, but I've probably interacted with several hundred title insurance companies in my career.

With this back-drop, I endorse and highly recommend John, and his incredible closing officer/conveyancer/problem solver, Iolanda Vangelli. Iolanda is truly a cut-apart and professionally distinguishes herself from most "closers." She is hard-working, efficient, smart and very knowledgeable, and sincerely has the customer's interest at heart (a rarity, I assure you).

With regards to John's charges, his title insurance cost is lower than most "normal" title insurance companies, no doubt. And the "junk fees" associated with closing, they are the exact charges imposed upon him and/or are extremely fair.

If anyone would like to speak with me personally and confidentially, feel free to call. My commentary will only amplify my stated remarks.