



95% of the customers who have closed loans with us indicate Mortgage Lenders of America has met or exceeded their expectations! 95.3% indicate they would recommend Mortgage Lenders of America to family and friends!

Winner of LendingTree's 2009 Excellence in Customer Service Award for having the highest customer satisfaction ratings of any lender (there are about 300 lenders on the LendingTree network).

You can feel confident that Mortgage Lenders of America will treat you in an honest, ethical and professional manner.

08/29/10; Richard R.; Vine Grove, KY

Roger Callahan is an exceptional person who I found very easy to communicate with. He totally understood my needs and I believe did everything possible to assist me in gaining a home mortgage loan. He was very personable, professional, honest and sincere. I would recommend Roger to all my friends for their home loan needs. A true professional who cares about his customers.

08/27/10; Randy H.; Gastonia, NC

David, looks like everything went off at closing without a hitch. Very smooth. Let me say in closing this out, thanks for your help along the way. Very diligent, very professional. Same as I use on this end and have for over 35 years in business, the old school way. Thanks again Dave Snower, let me know if in the future I can be of service on referral basis or testimony. Randy.

08/25/10; Anderson C.; Chicago, IL

I must say that Chuck Gavin was a key player in the whole home buying process. Not only did he guide me through the loan approval process, provided additional tips that quite possibly no other would have given. He was extremely patient throughout the process, due to unusual circumstances that occurred (especially on closing day). Along the way, he was always on my side. Chuck Gavin deserves high accolades, in my opinion.

08/25/10; Saul N.; Laredo, TX

Casey Phillips worked diligently and we are extremely satisfied since we closed in a little over 2 weeks.

08/24/10; Tim & Vicki S.; Crestview, FL

I am in NO way exaggerating when I give five stars to Ben Bruggemann with Mortgage Lenders of America for the way he handled our VA refinance loan. He was the first to respond to my request and every time I sent an email with a question, he was either on the phone calling me back with an answer or emailing within 10 minutes tops. The initial process for pre-approval and interest rate available was given to me within minutes. The necessary paperwork for the loan to be processed was handled mostly over the internet with some exceptions that went by fax. Once everything was turned in and accomplished, we closed our loan within days. If you want personal service, prompt service, professional service, give Ben a call at Mortgage Lenders of America.

08/24/10; Tracey C.; Gum Spring, VA

Drew,

Closing took longer than expected yesterday evening. I again want to thank you for making this happen for me. All of the other lenders that I spoke with promised much but could deliver nothing. It has been a pleasure working with you. I want you to know that I will highly recommend you and your company to my friends and fellow veterans. I still can't believe that I am now the proud owner (give or take 30 years) of such an incredible home. Thanks again Drew Davies.

Sincerely,
Tracey C.

08/23/10; Jose A.; Houston, TX

Thank you Casey Phillips for all the help and I will recommend Mortgage Lenders of America to all my family and friends.

08/23/10; David S.; Sikeston, MO

Outstanding job, Jason Mickschl! I have bought five previous times in two other states. This was the best experience of the lot!



08/22/10; James D.; Fredericksburg, VA

When others had turned us down, our Mortgage Lending officer, Russell Winton had convinced us that he could make it work...and that he did. In under 30 days, he handled everything. He answered questions immediately whether by phone or email and kept us informed every step of the way.

08/20/10; Bryan G.; Atlanta, GA

Adam Lutjen did a great job for us. He even gave us a lender concession for closing when the closing costs turned out to be more than his original estimate. I had an excellent experience with MLOA and will recommend (and have recommended) Adam and MLOA in the future.

08/17/10; Margaret W.; Fayetteville, NC

Mr. Jason Mickschl was outstanding. Life holds so many spectacular blessings, and he is on of them. Thank you again Jason Mickschl.

08/15/10; Mike C.; Rock Hill, SC

Andrew Schwartzkopf was great. Recommended to my friends already. Thanks for the easy process.

08/15/10; Timothy S.; Crestview, FL

Smoothest loan we have ever experienced! Ben Bruggemann was very professional, kept us up to date on every detail of the process and answered every question we had immediately.

08/12/10; J. P.; Oklahoma City, OK

I was surprised by the information that was given to us. I had tried several loan companies and was turned down with out any questions asked. I had tried to get a second loan company to lower our interest rate and they refused. With the Bush tax expiring at the end of this year and congress acting like ten year olds we were very concerned about how we would be able to pay our expenses and live. Thanks to Anthony Lewis we will be in much better shape come 2011. Thanks so much. JB and Gwen

08/12/10; Christopher D.; Akron, OH

Jason Mickschl made this a quick and painless experience. He was on top of everything and we had our keys in hand within 21 days of our offer being accepted! If I purchase another home, I will be a returning customer.

08/10/10; Thomas B.; Bolingbrook, IL

Jason Mickschl was very helpful and professional through the whole process. My wife and I really appreciate his knowledge and concern for are needs. He is a great asset to your company.

08/09/10; Kenneth D.; Lincoln, AL

Even our Realtor and Builder were impressed by Herb Brown and they would recommend him to their other clients.

08/08/10; Brandon R.; Orlando, FL

Casey Phillips was OUTSTANDING! My purchase was difficult in respect to the realtors, Casey was the only person who I dealt with in this process who I felt gave straight answers.

08/07/10; Joshua S.; Bentonville, VA

Kim Lynch was very helpful in all aspects when we called her she answered or called us right back this was our first home and it was a great experience with the help of Kim. Kim thank you very much. The Seals.

08/06/10; George M.; Chicago, IL

My loan officer/ Chuck Gavin...Was very understanding, patient, knowledgeable and truly helpful, to ME/ George Mills -a first time homebuyer. Chuck Gavin really impressed me and as a representative of Mortgage Lenders of America, agents like Chuck Gavin ensure your # 1 rating... I've already recommended Chuck Gavin, to other veterans and shall continue to do so. THANK YOU!!

08/05/10; James L.; Indianapolis, IN

Kelly Owens was a great help through this process and I would recommend her to my friends.

08/04/10; Jarrod B.; Commerce, TX

I will be coming back to Kelly Owens when we need a new home loan!

08/03/10; Angelyn H.; Bartlesville, OK

Dave Anderson was extremely helpful and attentive. He answered phone calls and emails quickly, always had an answer, kept us updated on the progress of the loan process. He was an excellent loan officer. Thank you very much Dave.

08/02/10; Michael S.; Hernando, FL

Stephanie O'Farrell did a great job for us on the purchase of our new home. She explained the house buying process and was so pleasant and never made us feel like we were asking stupid questions. I will highly recommend Stephanie and Mortgage Lenders of America to all our friends. Thank you so much Stephanie!!

08/02/10; Troy P.; San Antonio, TX

My loan officer Kelly Owens far exceeded my expectations!! She made a normally stressful process very easy. She took the proactive steps to explain every facet of the loan process to ensure that I was clear on every document and next step. Kelly displayed a clear example of what "superior service" looks like for her



customers. Has Senior Vice President within JPMorgan Chase's Card Services Division, I know about servicing customers and would not hesitate one second in including Kelly has part of our servicing team! Kudos Kelly one a job well done.

08/01/10; Terry J.; Helendale, CA

We were being cared for by our loan officer and exerted all the efforts and assistance extended to us in getting the best deal. We'll be keeping in touch even if we don't have anymore transactions with her. We found a nice friend in her personality. Thanks and kudos to Ms. Sharon Farnsworth.

08/01/10; Jennifer S.; Humble, TX

Casey Phillips, was awesome to work with. Being a first time homebuyer is very scary, but Casey walked us thru it step by step and we are very grateful we found him.

08/01/10; James H.; El Paso, TX

James Cooke was awesome! Will definitely recommend!

08/01/10; Marie M.; West Haven, CT

Matt Wildy was there every step of the way. He was informative and was every helpful. I will recommend Mortgage Lenders of America to friends and family.

08/01/10; Gus M.; Santa Maria, CA

Erik Lorfing was awesome.

08/01/10; Sharla R.; Wichita, KS

My loan officer, Dave Anderson feels like family. He gained my trust and took calls after hours. He will get my business again!

08/01/10; Bobby A.; Wedowee, AL

Anthony Lewis is a credit to Mortgage Lenders of America. He was upfront about everything and let you know what to expect next. He is extremely hard working and makes you feel at ease with the whole process and he even impressed the realtor we used and she stated she would be sending business to Anthony in the future. I will refer anyone I know who is looking for a loan to MLOA and Anthony Lewis. I recommend he be given a raise but at the very least be told how well he is doing his job and that he made a confusing time bearable and as pleasant as he could. I will miss talking to him and wish him the very best for his future.

08/01/10; William P.; Bay Minnette, AL

This was my first time buying a house. Katy Groves would answer any question I had. She would communicate everything with me. She worked on things and got it done as fast as she could. Katy would inform me of any thing I need to do. I could say she became like a friend to me. The realtor and the lady at the title office who did the closing said that she was one of the best mortgage people they had to deal with and she knew what she was doing. They were not sure about it because we are in a different state and I found her on the internet. I would recommend her to any one and so would the realtor and closing officer.

07/29/10; Sharon W.; Sacramento, CA

Sharon Farnsworth did an outstanding job. I would definitely call her again and recommend her to my friends and relatives!

07/27/10; Stephen M.; Palm Desert, CA

Ryan Martinson was a breath of fresh air after dealing with four other mortgage companies. He was very professional and kept me up to date on a constant basis. I was extremely please. Anytime I had a question, he actually answered his phone, unlike the other companies I have already recommended him to other people. You have an outstanding employee. You better not let him get away.

07/27/10; Dominick T.; Waxhaw, NC

Our experience with MLOA and our Loan Officer Casey Phillips was great. We had a stressful situation we were going through regarding a USDA loan and the funding available, but Casey was completely willing to work with us to get the loan completed and set for closing. I truly believe that most loan officers would not want to be bothered with our circumstance, but Casey was completely willing to work with us and for us in order to reach resolution. If I found an update or made contact with a government office and got some info, he ran with it and did what he could with the info on his end. I feel as though we worked together to get it done, where other lenders/loan officers would push those clients away. Casey was fantastic, and ultimately ended up with less in pocket due to the whole thing, but never once made us feel our loan was about his commission. He showed a true interest in the idea of helping us get our home and not his personal benefit. He was always available and responsive and sets the standard for the service I would expect in this type of business. Thank you to MLOA and Casey Phillips for everything.

07/25/10; Christopher C.; Arlington, TX

We had an excellent experience working with Matt Wildy and MLOA. Matt was extremely helpful, supportive, and knowledgeable throughout the entire process. He was always available and clearly explained all of the terms. He delivered as promised, and we did not have any hidden costs or fees at closing. Actually, we walked away from closing with money! I have never heard of any mortgage loan being approved and closing so smoothly, and I have no doubt that we were able to do so as a result of Matt's hard work and dedication. We are extremely grateful to have had him as our loan officer, and we will always refer friends and family to Matt and MLOA in the future.



07/24/10; Laura F.; Fayetteville, NC

Casey Phillips was a wonderful loan officer. He kept me well informed and explained all information to my satisfaction. He was very patient and helpful.

07/23/10; Wanda J.; Humble, TX

The home buying experience was indeed a scary one. Kim Lynch made everything seem so easy. At times when I would begin to panic she knew the right thing to say at the right time. I felt a little scared handling this transaction over the phone and via internet but Kim made it seem so easy. Many occasions I felt like she was just a few miles away. She always returned my calls promptly and was always very patient and available even on the weekends.

07/22/10; Cheryl W.; Jacksonville, FL

Beau Charbonneau did an extraordinary job; went above and beyond to accomplish a fast closing on my loan. I am completely satisfied!

07/21/10; Tony & Michell O.; Dayton, OH

I like to start off by saying this was our first home buying experience, and to let Mortgage Lenders of America know that Kelly Owens is a true asset to your company & was GOD sent! She is incredible at everything she done to make my experience smooth as possible. I am a newlywed, and we are military, and my husband was away, so all of the pressure was on me until I figured I should call and get some help. That's when I met a beautiful angel by the name of Kelly Owens. She first started off allowing me to pour my heart out to her about all of my bad experiences I was having elsewhere...then she just said calm down, and allow me to help, and that she did. She went above & beyond her calls of duty to make me feel comfortable with her as well as MLOA. She was on top of everything! If she didn't know she found out for me. She was so professional, polite, educated, and confident in the part she played in my experience. We worked well together to get everything done by the deadline with all the business from the tax credit. I never knew that I wasn't top priority for Kelly, because when I called she was there for me. I know because my husband wasn't here, cause he was out serving for our Country that without Kelly Owens we probably would still be at square #1, and not be enjoying our brand new freshly built home! I never knew how much work it is for these loan processors. So for those who don't have the time to really think back at all the work that they do, and take time out to thank them, I am thanking my loan processor Kelly Owens for them a million times!!! You are truly the best, and you have made our dreams into a reality! We couldn't have done it without you! I would recommend Kelly Owens to anyone who wants the job done right the 1st time! Thank you sooo much! Tony & Michelle O.

07/16/10; Stella P.; Waycross, GA

Jason Mickschl was very persistent on my behalf, to accomplish the goal I was seeking. It took longer than I had anticipated originally, yet I had faith in Jason to get things accomplished properly and HE DID. I do believe your company has a valuable asset in this man. Thumbs up to a job well done!

07/14/10; Kim G.; Anderson, IN

Kris Williams was great!! I am so pleased with our loan process. He was always willing to answer all my questions.

07/13/10; Niaz B.; Greenwood, SC

Throughout the entire process, Mr. Brian Turner had been very professional. He had been very helpful and had wonderful communication, and answered all our questions well. It's been great pleasure.

07/12/10; Megan R.; Rawling, MD

My experience with Mortgage Lenders of America, and especially Lisa Rockers, could not have been any better. I truly felt like Lisa went the extra mile to keep me up to date throughout the whole process and to make my loan go through. She is an enormous asset to the company and I plan on recommending her to family who is looking to buy next year. Thank you Lisa and MLOA for everything!

07/10/10; Steven R.; Woodbridge, VA

This turned out to be an extremely challenging closing. Drew Davies, however, was a point of calm and clarity in the whole mess. He explained things (sometimes repeatedly) with patience and while he couldn't advise me, per se, he was knowledgeable enough to answer my questions to enable ME to make the best decisions for me and my family. Thank you Drew and Thank you Mortgage Lenders for getting us into our dream house. Steven, Felice and Alexandra R.

07/10/10; Rick L.; Drummond, OK

Guy Clark, Was great to talk with. If he didn't have the answer to a question he would call us back as soon as he found out.

07/08/10; John B.; Boynton Beach, FL

The meaning of the adage 'going above and beyond' has been greatly clarified as a result of having worked with MLOA. No greater time or energy could have been applied by any other lender. Despite a few surprises that seem insurmountable, they stuck with me and got the loan closed. I am not able to state aptly my great appreciation.

07/08/10; Rebecca B.; Chickasha, OK



Ryan Martinson was very patient and helpful. As a first time homebuyer, he was great at explaining every step of the way. And even though things moved slowly and I was frustrated, at times he was always calm and supportive. I am grateful to have worked him. Thank you!!!!

07/07/10; Ruth M.; Norfolk, CT

Jared Delana went above and beyond in helping us get this loan. What I liked about Jared he really listened on what we were trying to accomplish, and he had all the answers to our questions. I will admit that I was a little skeptical on how fast he said we could close, but Jared did come through and we closed just as he said. In another year we will be building another home and will definately like to use Mortgage Lenders of America when we consolidate our land and construction loan to a fixed rate mortgage. The only problem I have had is that we paid the appraiser by check, and instead of refunding us, they sent the appraiser another check. Jared is working on this and I am sure he will get this straightened out for us.

07/06/10; Clarence H.; Mojave, CA

Drew Davies did an exceptional job for us, as long as he was involved we were very comfortable with the process. He provided great service and I will recommend him personally and your company to anyone who may inquire about our experience.

07/06/10; Lewis W.; Waxhaw, NC

Far exceeded. Nicole Mapstone was outstanding and we would recommend her to anyone looking for a mortgage.

07/04/10; Caryl G.; League City, TX

We were first time homebuyers and had never gone through the home buying experience. This was a very confusing and scary time for us. Our loan officer Anthony Lewis made the experience simple to understand and enjoyable. He answered all our questions to our understanding and walked us through every step of the way. He was available to us every step of the way. Anthony really made us feel that he was working for us and at closing even though we almost didn't close by circumstances beyond his control he made the extra effort to do his part to make the closing happen. We feel that we have made a friend in our loan officer Anthony through his genuine concern for our well being and most of all for his dedication in helping us acquire our dream home. Thank You Anthony!!!

07/03/10; Ibrahima S.; Marietta, GA

I will recommend Russell Winton to all my and family because he know his job. To me, he is the best.

07/03/10; Carolyn W.; Arlington, TX

This has been a wonderful experience and am glad I went with you guys. Paige Darnall was very helpful and very pleasant. Thank you so much.

07/02/10; Keith S.; Joelton, TN

Anthony Lewis really went the extra mile to make my loan happen. I will be recommending him to anyone needing a loan. Anthony got my loan processed and I closed in less than a month. Very outstanding job!

07/01/10; Casey T.; Gold River, CA

I researched online and was skeptical at first of working with a mortgage broker in another state. Ryan Martinson was incredible to work with. He provides an extremely high level of service throughout the entire process. My wife and I along with our real estate agent were very impressed with Ryan and MLOA.

07/01/10; Hamidah S.; Baltimore, MD

Kim Lynch was the best.

06/26/10; Kathleen K.; Cary, IL

Casey Phillips was amazing to work with. As a first time homebuyer, I was not well informed of the process. Casey was fantastic! He explained every step along the way. I felt that he went above and beyond (giving his cell to call him on weekends with questions, etc). He responded quickly - to every single call or email (and there were many). He made what I expected to be a very painful process - so smooth and easy! I will refer Casey to anyone that is looking for a mortgage! I can't say enough good things about Casey - you have one great employee in him! He gets an A+/10+ in my book!

06/26/10; Gail R.; Plano, TX

Shawn Diebold did an awesome job. At closing the rep from the title company even commented on what a great job Shawn had done in getting all the info together that they needed. She was impressed with his quick responses and complete paperwork. Thank you Shawn!!

06/25/10; Joshua L.; Delton, FL

Thanks again...wouldn't have been possible without your hard work. I am very excited and am thankful I was put in contact with Jason Hicks.

THANK YOU!

Joshua

06/25/10; Carl N.; Plano, TX

Sharon was completely professional from the start. I began with three different lenders and after the first week, I decided that Sharon was the best bet. I was certainly not disappointed!! I believe that Sharon jumped through hoops to make sure that we got the home we wanted and I never felt out of touch. She answered every question



and took all of the guesswork out of the equation. Sharon made us feel as though we were her only clients. I would HIGHLY RECOMMEND her to anyone buying a home. I really cannot say enough good things about the whole experience. I was very, very pleased with her professionalism and attention to detail. I believe Sharon Farnsworth is a great asset to your company, and if the rest of your associates are as diligent, knowledgeable, and attentive, I believe ya'll will be around for a long, long time to come. Thank You Sharon and MLOA.

06/25/10; Stacey S.; South Windsor, CT

Jared Delana was very helpful and very easy to work with. Possibly the BEST loan experience we have ever had. Thank you Jared!

06/24/10; Joseph S.; Normal, IL

I started this process on the Internet, on the Lower My Bills website. No less than five lenders contacted me and of those, three were relentless in their pursuit of my business. Most of the representatives that called reminded me of a car salesman, desperate to make a deal "right now" that benefited them more than it would benefit me! Fortunately, MLOA's rep Jason Mickschl came along and did not push a "hard sell" on me like the others did. He was very professional in his delivery and provided me all the information that I requested, when I requested it. I ended up getting cost estimates from three lenders, which provided three different sets of numbers. Needless to say, it baffled me since the amount we were trying to refinance was the same! MLOA's quote was by far the most concise and had reasonable closing costs as compared to the others. It took me several weeks to pull the trigger on a lender for our refinance, but I am totally happy with how it all worked out. Mortgage Lenders of America and Jason Mickschl made the process very easy and we will definitely look to you again if we decide to purchase another home or refinance again. Thank you!

06/21/10; Laura I.; Warner Robins, GA

I think Mortgage Lenders of America is fantastic. I loved my loan officer, Jennifer Zuck. She was always so helpful. She made me feel like I was the only person in the world she had to help. The 7's on the first two questions are because nothing about my loan was ever discussed. I applied online; Jenn sent me a Good Faith Estimate. We never talked about why I was getting an FHA loan or if there were any other types of loans I might qualify for. I do not think that was a slight on her part; I trusted her and figured she provided the product that was best suited for me. The closing costs were about \$2000 higher than both of us expected, so again, no slight to the loan officer; it was just what happened. I thoroughly enjoyed my experience working with Jennifer Zuck and the MLOAUSA company. I am exceedingly grateful to be a homeowner as a result of the work that was done for me by Mortgage Lenders of America.

06/21/10; Michael O.; Forest, VA

I will recommend your company and my Loan Officer Chuck Gavin to anyone buying a home.

06/21/10; Annette S.; Houston, TX

Dave Anderson did a fantastic job. I have recommended him to several people. Thanks for all of the help.

06/19/10; Roberto C.; Lawton, OK

Mrs. Lisa Rockers was great and made our first time experience rather problem free. Communication was great whether via email or phone. She answered our many questions. We looked at six different lenders, some with lesser fees, but Lisa Rockers' assurance, answers and confidence in being able to handle our loan from a distance was our determining factor. Great Job. Thank You.

06/15/10; Miles R.; Lexington, KY

I wanted to express my gratitude for Chris Oldham and your team at Mortgage Lenders of America. I am sure I don't have to tell you what a superb employee you have in Chris. He was extremely professional and courteous during the entire process leaving my wife and I with a sense of ease. Good customer service can be difficult to find and it is refreshing to know that there is a company that values our business. Thank you.

Sincerely,
Miles R.

06/15/10; Shandya E.; Valrico, FL

My loan officer Nicole Mapstone was excellent. She always returned my calls or emails quickly. She was friendly and very helpful and made the process very easy. I would recommend MLOA to anyone!

06/14/10; Shelly B.; Richmond, VA

What can I say!!! Katy Groves is an extraordinary, phenomenal woman. This was my first time purchasing a home, and Katy made the whole process absolutely a pleasure!! She went above and beyond to explain everything to me, answered all of my questions, and concerns, etc., etc. I really felt she took the time to get to know me as a person, and even though the loan process was done via phone calls, emails, etc, I always felt like I was "face to face" with her. If I was responsible for awarding Katy with an award, it would be as employee of the year, because she was a completer, well rounded joy to work with on EVERY level!!! I would recommend MLOA to anyone looking for a loan, and doubling recommend Katy to be their loan officer...

06/14/10; Margaret T.; Allen, TX

Dave Anderson was a great loan officer; I was more than impressed with his handling of the entire process, and have already recommended him to family and friends.

06/14/10; Kathleen J.; Hartford, CT

Matt Wildy did an outstanding job working with us on our mortgage! At every opportunity, he went above and beyond to get the job done. Mr. Wildy walked us through the entire process, answered any questions asked and



responded to every phone call in a timely manner. Although there were two totally unexpected surprises - delay in closing date and closing costs, our overall experience with Mr. Wildy and MOLA was great and he deserves to be commended for a job well done! His attention to detail and attentive service to us will not be forgotten. We were truly blessed that our application landed on his desk - if I could, I would come to his office and thank him personally!!! I would highly recommend MOLA to anyone looking to obtain a mortgage!

06/13/10; Frank M.; Copperas Cove, TX

Ms. Kelly Owens was very helpful and completed out loan in a very timely manner.

06/11/10; Bernard H.; El Paso, TX

Casey Phillips was a pleasure to work with. Always upfront and forthcoming with information. Truly made my wife and I feel as if we were important. His insight was especially helpful in steering us through the process. Without his specific help, we might not have kept on with this deal.

06/09/10; Illese M.; Lansing, IL

Eric Campbell was very professional and informative. I was a first-time homebuyer and he made me feel very comfortable and at ease. Eric was prompt and precise. I had a very good first-time experience. I would recommend Eric to anyone buying a house for the first time or last time.

06/09/10; Vermail P.; Griffith, IN

It was a good first time experience. The only thing I could have wished was to shake Joe Lewis' his hand since it was all done through phone, email and fax.

06/09/10; John P.; Little Elm, TX

We had a great experience with Adam Lutjen. He kept us informed every step of the way. Although some things were out of his control, he didn't lose patience with us and saw our deal through until the end. We will recommend him to our friends and family!

06/08/10; Angela R.; Alpharetta, GA

Donnie Soard was great and help me with everything.

06/07/10; William J.; Menifee, CA

Matt Wildy was great! This was the best home purchase process we have ever completed, all thanks to Matt...give him a big bonus!!!!

06/07/10; Heather H.; Mooreland, IN

Matt Wildy was our loan officer. He was very helpful and always answered any questions or concerns that I had. He always returned my calls. He is very personable and hardworking. I will recommend him to everyone! Sincerely Heather H.

06/07/10; Najla H.; Odenton, MD

The customer service that I received with Mortgage Lenders of America was unparalleled. I always felt like I was a valued customer, and that my loan was a priority. I was able to settle in less than a month, which was wonderful. Steve Johnson, my fantastic lending agent, maintained constant communication with me and my Realtor to make my transaction a smooth one. I will definitely be using Mortgage Lenders of America for any future loans.

06/07/10; David P.; Cincinnati, OH

Kris Williams was fantastic, and provided help in getting my credit score to where we needed it.

06/06/10; Richard N.; Kimberly, AL

Robert Shipman was very easy to work with and made our loan process very painless. Other than things outside of his control (the closing and a horrible agent representing the sellers), he made this a great experience for my wife and myself.

06/05/10; Nora V.; Redondo Beach, CA

Drew Davies did an exemplary job in assisting us with the purchase of our condo. I would highly recommend him to anyone purchasing a home. In fact, my son will be purchasing a home within a year; I would like Drew Davies to work with him. Drew went out of his way to email me and call me, keeping me informed of all steps of the process. He is thorough and very clear with his information and instructions. I appreciate everything he did for us. NoraLinda V.

06/05/10; Barry T.; Williamsburg, VA

Drew Davies was my loan officer and he was excellent. I do not have any referrals who are considering borrowing money at this time. I will gladly recommend you, and Drew Davies, to anyone who might express and interest.

06/04/10; Johnathan H.; Moody, TX

Collin Grote was our loan officer and he was wonderful! Kept us up to date on everything and was pleasant to talk to! Will definitely recommend!

06/04/10; Isaac B.; Hammond, IN

The purchase of a home is not a new process for me, I have had purchased 3 houses in the past, however the attention to detail and prompt response from my Loan Officer, Casey Phillips was outstanding, making the entire



process worry free and easier to understand than the before. The finance rates and terms were comparable to other lending institutions but the customer service from the loan officer and the rest of your team made my choice relatively easy when I needed to decided which Mortgage company was better for me. Outstanding customer service from the loan officer and team, I would definitely recommend your company to my family and friends.

06/02/10; Bruce C.; Davis Junction, IL

Joe Lewis is a great guy to work with. Down to earth, intelligent and straight forward.

06/01/10; Haley H.; Charlotte, NC

Jason Mickschl was amazing!! Thank you!

06/01/10; David M.; Albertville, AL

This was an absolutely excellent experience. Jeff Young was helpful and professional from start to finish, which was only two weeks! I was kept well informed with accurate information and there were no surprises at closing. Thank you so much for making this such a pleasant process.

06/01/10; Kami S.; Fort Worth, TX

James Cooke did an outstanding job guiding us through this process. He was always very friendly and never got tired of all my questions! The only downside was the amount due at closing, which was due to our former mortgage company and nothing the MLA did. Thanks so much for helping us with our home!!

06/01/10; Dan T.; Kingsland, GA

Kelly Owens is absolutely amazing! She went above and beyond for us. We felt that we were her only clients due to the undivided attention she gave. The entire process went so smooth and we credit that to Kelly's hard work. Through our many conversation with her, we feel that we have made a great friend. It has been a pleasure. THANK YOU.

06/01/10; Madeline F.; Meriden, CT

Eric Campbell was great. This was my first purchase and he took the time to explain and answer all my questions even when I sometimes asked for the same info. i felt very comfortable working with him. I will definately recommend him to my friends/family. Thanks for making my dreams of becoming a homeowner come true.

06/01/10; Ronald D.; Dothan, AL

My loan officer Adam Lutjen did an excellent job all the way from pre-qualification to closing. He gave me an accurate good faith estimate which he said he over estimated so that I wouldn't have any surprises at closing and the closing costs came in way under the estimate. Also at closing we were kinda rushed do to appraisal problems but Adam came through and we closed on time. I was very happy with the service I received from Adam and will recommend him to anyone I know buying a house. I am very pleased I found mortgage lenders of America and my loan officer Adam Lutjen.

05/28/10; Kevin C.; Manchester, CT

I just wanted to drop a line to let you know how pleased my wife and I were to have Adam handling our account. With his never ending courtesy and concern for our closing time. To have someone like Adam call us on the weekend to see if there was anything he could do further to make our loan happen was above and beyond what I would have expected. He is a credit to your company and you should have more like him on your payroll. If someone were to ask me about a home loan, Adam would be on the top of the list. Mr. and Mrs Kevin C.

05/28/10; Donna N.; Overland Park, KS

Sharon Farnsworth did a fantastic job in helping extricate me from a lender who I think took advantage of a my lack of financial expertise. I would definitely recommend your company and Sharon.

05/27/10; Edison F.; Arlington, VA

I thought Matt Wildy really exemplified the true customer service-oriented professional. He was prompt, alert, and follow through as necessary to make my experience a good one. Having worked with many other mortgage processors, I rate Matt number one in working with his customers. Even though I was working with another lender, Matt continued to stay in touch and offer suggestions. It only came natural to seek Matt for a loan after my other lender failed to deliver. Once we started the process with Matt, he kept both my real estate agent and me informed with any updates. I would recommend others work with Matt for their mortgage needs, or at least to try.

05/26/10; Alicia S.; Boyds, MD

I can't believe how smoothly this process was! Thanks to Brian Kirk, I completely understood and felt apart of this process. I was very pleased with the outcome. My first experience with home buying almost made me never want to consider refinancing. However, from the first day I spoke with Brian, I knew I would be taken care of. Brian held my hand every step of the way. I wish everyone could have such a great experience as this one.

05/26/10; Charity P.; McAlester, OK

Kim Lynch did a great job for us!!

05/24/10; Christopher S.; Conroe, TX

Jennifer was wonderful to deal with and very helpful.



05/23/10; Zacchaeus C.; Montgomery, AL

Erik Lorfin did a GREAT...no EXCELLENT job of providing us with the financing that we needed on the property that we fell in love with. He ALWAYS answered quickly when I called or emailed him with an answer for a question, or to give me an update on our loan. I will definitely use Erik and Mortgage Lenders of America in the future, as well as tell my friends and family about you all. As a former Loan officer, he really amazed me with his service. Erik is an asset to the company and deserves a raise! Thanks again for exceeding my expectations!

05/20/10; Bradley S.; Deltona, FL

Stephanie O'Farrell was very helpful and made the whole process understandable and helped us feel we made the right decision.

05/20/10; Emily M.; Little Elm, TX

Kim Lynch did a wonderful job. She was always available to answer questions via email or phone. She even would answer questions on the weekend. While the lender fees were higher than we had wanted, the experience overall was good.

05/19/10; Michael B.; El Dorado, KS

This was my first experience purchasing a home, and I had several opportunities to work with other lenders, and I finally decided to go with Daniel Sampson, because he is so professional and understanding. He communicated very clearly with myself and my wife during the whole process, and it was very comforting working with Daniel. I would highly recommend anyone that is purchasing a home for the first time, or looking to refinance an existing home...go with Daniel...you will be treated right....

05/16/10; Eric J.; Selma, AL

Katy Groves did an excellent job I would recommend anyone to use her buying a new home.

05/15/10; Claudette H.; Raleigh, NC

The entire process was handled in a very professional and prompt manner. My loan officer made me feel very comfortable with the process and provided me with the information and tools so I could make informed decisions.

05/13/10; Scott L.; Plainfield, IL

Beau was fantastic. From start to finish, he was on top of everything. Excellent communication, even after hours. He really went above and beyond, and took the extra time to explain items that I felt needed clarification. Overall excellent experience.

05/13/10; Randall F.; Laurel, MD

Lisa Rockers was exceptional in every aspect. She was very helpful with everything that me and my wife asked for. If we get another house, and Lisa is still in the business, we will not hesitate to use her again.

05/11/10; Michael D.; San Antonio, TX

Kelly Owens is friendly, professional, and extremely hard working. I felt like she was looking out for our best interest all along the way. She certainly went above and beyond and she is greatly appreciated. She is a great asset to your team. Thanks very much!

05/11/10; Dale T.; Grove, OK

My loan officer, Jared Delana, was very helpful and answered all my questions. He was there with any problems that came up. I would recommend this loan company to anyone. Thank you, Dale T.

05/10/10; Trent & Renea V.; Central City, NE

Casey Phillips did our loan and we couldn't have been more thankful!!! He was VERY professional and extremely helpful!! I was one of those clients who called ALL OF THE TIME and he NEVER seemed to get annoyed or frustrated with me!! He was great...I sent my sister and her husband to Mortgage Lenders of America knowing they'd get the same quality that I did! Casey Phillips did their loan too and they were thrilled. He did a GREAT job for them and they are moved in to their new house. I will continue to send people to you guys because of the great luck we had!!! THANK YOU!!!!

05/08/10; Jemmia L.; Almo, KY

I would, and have recommended Casey Phillips to anyone! He is respectful, has great customer service and is very professional at what he does. He kept me informed about everything that was going on and that was going to take place through out this process. The entire 1st time home buying experience was made easy and less "scary" thanks to him. I am pleased to have been able to work with him and Mortgage Lenders of America. They all do an excellent job! Thank You for making my home buying experience the best that I believe it could have been!!

05/08/10; Rebecca G.; Fort Myers, FL

Our loan experience with Stephanie O'Farrell was WONDERFUL!!! She answered all of our questions accurately and quickly. Of all the professionals we dealt with during our real estate transaction, she was BY FAR the most helpful and professional. And our closing costs even came out lower than expected.

05/08/10; Larry J.; Eatonton, GA



John Schrader did a great job. I would recommend Mortgage Lenders of America to anyone who was buying a home. I would like think John Schrader for all his help in the entire experience.

05/07/10; Kyle W.; Central City, NE

Casey Phillips was the loan officer that handled our file. He came highly recommended by my sister-in-law. My wife and I quickly found out why she recommended Casey so highly. He was a real pleasure to work with throughout the entire process. He kept us well informed, got things processed in a timely manner, was thorough, and very personable. He kept in constant contact with us, he always returned our calls promptly, and walked us through the entire process. Being first time homebuyers, Casey was a real asset to have working for us. We had lots of questions (probably some pretty dumb ones) and he always took time to explain things and was always courteous. I would highly recommend Casey to anyone buying a home!

05/06/10; Erin S.; Oak Lawn, IL

Chuck Gavin was wonderful even when I was calling him over and over again to re-explain portions of the loan process. He was efficient, patient, prompt, friendly, and most importantly a calming influence on myself and my husband during this stressful time. We got a great rate and our real estate agent and our lawyer enjoyed working with Chuck also. I am so happy with this company and Chuck and will be referring all our friends when they need a loan. It is really nice to have someone work so hard to make sure everything is seamless. Thank you Chuck!

05/05/10; Angel P.; Wesley Chapel, FL

I had the best loan officer you can ask for. Kristi Nimmo always answered my calls, and always had or got an answer very promptly. Great job. Very painless experience. Thanks.

05/04/10; Michael M.; Lawrenceburg, IN

Kelly Owens was very professional and a delight to work with. Very nice working with her.

05/03/10; Brian G.; Chesterfield, IL

Chris Oldham was an excellent representative to your company. I have highly recommended him to friends and family for future contact.

05/03/10; Kiah D.; Matteson, IL

Beau Charbonneau made us feel comfortable with asking him any questions. He was available after hours. He responded to everything we asked in a timely manner.

05/03/10; Montello W.; White Plains, MD

This was our first time home purchase. We have heard so much about different real estate companies and friends and relatives experiences about purchasing a home. This by far has been the best experience ever. It was a long process for us, but our loan officer, Anthony Lewis, was amazing from beginning to end. He was patient, professional, but personal enough for us to know he really cared. In sharing our experience with friends, they couldn't believe how great Anthony made this experience for us. He worked diligently and followed through on everything he said. We will always recommend him to any and everyone we know purchasing a home. This has turned out to be a much better experience than any of our friends. We are so grateful. Our family has our first home. We couldn't have done it without Anthony.

05/03/10; Antwana M.; Hazel Crest, IL

I must say I never thought the loan process would be an enjoyable experience, but my loan officer, Casey Phillips, was great! Casey was extremely helpful in my understanding from beginning to end. He was very clear and honest about everything regarding the loan - pre-approval, interest rates, requirements. He was always available when I needed him, and answered any questions I had. Casey also was great about updating me about changes to my file, especially in the home stretch when it came to the appraisal. Casey made the loan process the easiest part of buying a home! The only reason I selected nine on the loan offer question was because the interest rate was a bit higher than I had hoped, but that was not Casey's fault. Casey made sure that once we did have a valid contract I got the best rate available.

05/03/10; Jeffrey G.; Fort Worth, TX

This was my first home purchase and Harold Nichols made the process very easy and enjoyable.

05/03/10; Bruce G.; Fort Worth, TX

Not only did you exceed my expectations but you exceeded my Realtor's and closing officer. They aren't too impressed with Mortgage Companies found on the web but they were impressed with you. Katy Groves was great to work with - kept us informed every step of the way, even keeping us posted on potential changes in the law and with HUD that could have cost us more money at closing. I definitely would recommend your company.

05/03/10; Corrie C.; Raleigh, NC

Stephanie O'Farrell was very helpful and gladly answered all of our many questions we had as first time homebuyers.

05/03/10; Linda D.; Allen, TX

Kelly Owens was one of the nicest people to work with, she was prompt, informative, explained everything very well. Kelly gives 110% of herself to her job. She will be highly recommended to all friends and family that need a Mortgage.



05/03/10; Scott D.; Worthington, OH

Jeff Young was very patient and also good at prompting me to move forward. Over all the process was easy, but Jeff made it all work and I am very grateful for his help.

05/03/10; Michael N.; Raeford, NC

Give Kristi Nimmo and her team of experts a well done!

05/03/10; Sheila G.;

Rick Sano was exceptional from the very first time we talked with him until closing time. As first time homebuyers, we didn't understand a lot of the process. Rick would email or call within a short time if we left him a message and we had a lot of questions. I am going to recommend him to everyone I know because I am confident he will give everyone his 100% dedication to his job and the people he helps. Thank you so much for giving us the opportunity to work with Rick. Terry and Sheila G.

05/03/10; Darlene A.; Portola, CA

As a first time homebuyer, I am very pleased with the service that I received from Lisa Rockers. She was friendly, helpful, and very pleasant to work with. Lisa always had a great attitude and she made my first time home purchase a great experience. THANK YOU LISA!

05/01/10; Kimberly H.; Fort Payne, AL

Katy Groves was wonderful!

04/26/10; Louella L.; Williamsburg, VA

Kris Williams is the loan officer who helped me with my loan. He is professional and knowledgeable. Thanks Kris.

04/25/10; Andrew C.; Carrollton, VA

Brian Turner was very prompt and helpful to ALL my questions during the entire loan process. I would and do recommend him to our friends and family members who may be shopping for a loan. Thank you Brian!!!!

04/24/10; Maria H.; Cartersville, GA

Jennifer Zuck was amazing during this whole experience. Being first time homebuyers, we had no idea what to expect and she made the process extremely painless. Thank you!!!!!!!!!!!!!!!!!!!!!!!!!!!!

04/23/10; Daniel K.; Bradenton, FL

Stephanie O'Farrell was amazing!!

04/22/10; Raymond N.; Land O Lakes, FL

Nicole Mapstone went above and beyond. There was constant follow up, and she was so patient with us as this is our first home. I raved about Nicole and Mortgage Lenders of America to my family and friends. We can't thank you enough for the exceptional service.

04/22/10; Marcia H.; Albany, GA

Brian Turner was so kind, professional and helpful. He walked me through every step and made me feel like I was his only client. Thank you for a very positive experience.

04/21/10; Roger E.; The Plains, OH

Dave Anderson was very personable and professional. He went over and above to make sure that I got the best rate possible. The loan process went extremely smoothly and I was completely satisfied with the results. Kudo's to Dave and best of luck buddy. Thanks for all your help.

04/19/10; Curtis B.; Virginia Beach, VA

I very much enjoyed working with Harrison Buford. He always went the extra step to make sure I understood what was happening during the process. I do recommend using a different person for the closing process. She made several mistakes along the way! She missed having me sign some important forms then when she was directed to have me sign them she advised me incorrectly about getting the forms notarized. I had to point out to her that one needed it!

04/19/10; Lorenza W.; Long Beach, CA

Lisa Rockers was most helpful. She made the whole process seem easy. Her customer service was way above par. Both my agent and myself enjoyed working with her very much.

04/19/10; Antonio F.; Orlando, FL

I will like to thanks my loan officer Kelly Owens, without I would not have my house. She is outstanding. Great Job!

04/19/10; John B.; Jacksonville, FL

This was a great home buying experience. I checked with about five lenders at first at Stephanie O'Farrell did the best job of meeting my expectations that was to have things explained to me and to have someone handle the process as much as possible for me, as I am often very busy. Great job guys.

04/18/10; John F.; Lawrence, KS

Casey Phillips went above and beyond any expectations me or my realtor had. When I first told Tracy York (my realtor) that I was going through lending tree fro my loan she said that she hasn't had any good experiences with



them. So I went to a couple of local bankers but the more I tried to talk to them the more I felt like I was just a number to them. But with Casey it was totally different he made me feel like I was a personal friend I could call him at anytime with any questions I had it didn't matter if he was at work or not. He would call me just to ask me if I had any questions and was never pushy about anything. He worked with me through the whole process and as he did he even impressed my retailers to the point where they say they are going to start to recommend him to their clients too (I had two retailers). He has been really good to me and my family and I will recommend him to anybody I know that's even thinking about buying a house. Thank you so much Casey Phillips.

04/18/10; Ashleigh N.; Valley Park, MO

Casey Phillips did an amazing job staying in contact with us throughout the whole process. Anytime we had a question, he was quick to return any email or call in order to answer it for us. He was in contact with us every step of the process letting us know where we were in the process and was quick to let us know if he needed anything else so we could get it done. I would definitely recommend Casey to anyone purchasing a home. He definitely exceeded my expectations for a mortgage lender. He proved to care not only about the loan, but also about my husband and me throughout the entire process.

04/16/10; Joseph S.; Greenwood, IN

Jason was more than we could have hoped for in the home loan process. His attentiveness and reliability were second to none. Our fears and doubts were laid to rest by Jason's expertise and professionalism. Jason Hicks was showered with praise and accolades from the title company, our agent, as well as the seller's agent. Jason Hicks...don't change a thing!

04/16/10; Donald M.; Elgin, IL

Eric Campbell was very informative and made sure that I knew what was going on at all times. My lawyer and realtor also commented on how well my lender was to work with. The only reason that I marked communication a nine is due to the following: when you say a day or two make sure that you call in a day or two. Even if there is nothing new. Everyone including the realtor and lawyer seemed to miss this. What is normal to someone that works with mortgages every day is stressful to the client and when that day or two pass with no call it increases the stress. Other than this little thing everything was great. We were kept informed as things progressed and everything was handled professionally.

04/15/10; Teresse E.; Antioch. TN

Overall experience was great especially for a first time homebuyer. Just recommend to inform buyers especially first time homebuyers all the paperwork that will be required and why for the type of loan they will have. Only frustrating part for me. My loan officer, Chuck Gavin was great with explaining terms and giving definitions. He supplied me with loan proposals every time I asked for one.

04/12/10; Justin S.; Kannapolis, NC

Roger Callahan was stellar to say the least. I am a man of few words and can't adequately describe the wonderful service I got! I have recommended Mortgage Lenders of America to friends and family!

04/11/10; Ramon O.; Richmond, TX

Definitely a positive experience! I would recommend Dave Anderson to anyone that I would know will be interested in a mortgage or re-financing. Thanks!

04/09/10; Sue C.; Pembroke Pines, FL

I would just like to say that my experience with MLoA was excellent! I have been dealing with Nicole Mapstone for a little over a year -- mostly because I was just afraid to make a commitment. She was very patient with me and answered all of my questions -- several times, in fact! The closing went so smoothly. I have recommended MLoA to another friend who is looking for a new home. Thank you, Nicole!

04/08/10; Jennifer C.; Ellisville, MO

Adam Lutjen was great to work with. This was my first time buying a house and he went above and beyond explaining the process to me and what my options were. He was always available to answer my questions and really took the stress out of the process.

04/08/10; Mary D.; Voluntown, CT

Matt Wildy was very knowledgeable & friendly. Made us feel comfortable through the process.

04/06/10; Phillip H.; Newnan, GA

Donnie Soard did an excellent job. He was very personable, informative and honest. Excellent job!!

04/06/10; Kaitlyn B.; Wilmington, NC

MLOA did an overall great job! My loan officer, Kristin Nimmo was awesome - no complaints there, but I never really got to talk with anyone else throughout the process. Lucky for them my LO was so responsive. I'm sure I was not the easiest client to work with, but I was very happy with the way my file was handled, the fact that it got closed on time, and that the closing costs were exactly as had been expected. Also, I found MLOA through Lending Tree and even though applying with Lending Tree was just a whim, it was my LO with MLOA who kept reaching out and making personal contact that eventually hooked me in.

04/05/10; Konstantinos K.; Des Plaines, IL

Harold Nichols has made our home purchasing experience a wonderful memorable milestone in our families' life. Because of how Harold was and how he treated us with his detailed and informative manner, we will



recommend Mortgage Lenders of America and especially Harold Nichols as a loan officer. Mr. Nichols made us feel like he truly cared and that he loves his occupation / job, and it shows, which made us trust working with him. We almost bought a home 5 years ago, but we decided not to because the lending service did not treat us with the courtesy we ended up receiving from Mr. Nichols and Mortgage Lenders of America.

04/05/10; John S.; Pendergrass, GA

What a pleasant experience it was to work with Roger Callahan. His professionalism and attention to details were much higher than I had originally expected. You can be proud to have an individual of this caliber working for your company. If I am ever in the market for another home or other real estate, Mortgage Company of America will be my first choice. Thanks

04/05/10; Kevin M.; Temecula, CA

Lisa Rockers made me feel as if I was her only client.

04/04/10; Shelly M.; Claremore, OK

Lisa Rocker Rocks!!! I have already referred some people looking to refinance. Thanks for a stress free experience!!!

04/03/10; Ryan B.; Grove City, OH

Other lenders (including the homebuilder) weren't able to work with our unique set of circumstances. Shawn found an excellent mortgage, worked late into the night and early in the morning to get all the obstacles cleared out of the way. I ended up with a fantastic rate, an improved credit situation, and a very happy spouse. I can honestly say no one has ever worked so hard to help us. My expectations were exceeded. And I will be keeping Shawn's name in my list of contacts for any future mortgage needs. Thank you MLOA.

04/02/10; Brenda G.; New Braunfels, TX

Kelly Owens...Words can not express my thanks to you... You did a fabulous job and went over and beyond your job duties. You were great at communicating and quick replies to my questions. I am kinda sad I don't get to talk to you everyday any more, but you really need to take a day off every now and then. => Thank you so much for your kind service. Great job. => miss ya, Brenda G.

04/02/10; Walter D.; Louisville, KY

Roger Callahan did an awesome job!!! I would definitely come back to him for our next house loan.

04/02/10; Mario S.; Harvard, IL

Joe Lewis my Loan Officer was a super great guy he is patient, calm and really helpful. There was so many time that I wanted to quit because it seam like the loan wasn't going to go tru but Joe Lewis hang in their and motivated me to hang in their to. I already recommend JOE LEWIS to my friends and Family. A + + + + for JOE LEWIS the loan officer

04/02/10; Maria A.; Manchester, CT

Fantastic! My loan officer, Eric Campbell, was constantly in touch keeping me updated, was extremely patient at explaining everything (this was my first home purchase) and was overall just a pleasure to work with. I simply can't say enough good things. He won over my realtor, too, who said she will keep MLOA in mind with other clients.

04/01/10; Margaret H.; Hartford, CT

Loan Officer Kris Williams went above and beyond to make sure all information was shared immediately, arranged the inspection, and was patient with my delay in paperwork. I found him professional, accommodating, and helpful.

03/30/10; James H.; West Point, VA

Mike Klema did an excellent job on my loan. He had a lot of patience with me because of the situation with my property.

03/29/10; Nancy R.; Nashville, TN

We cannot say enough good things about Mr. Russell Winton. We believe he went above and beyond the call of duty and we sincerely appreciate that.

03/29/10; Nathaniel M.; Templeton, MA

Harold Nichols was extremely friendly and informative. This was my first home purchase and Harold was able to take the fear out of the entire process. I would highly recommend Mortgage Lenders of America based on my experience.

03/28/10; Tyler D.; Bellevue, NE

Ryan Martinson was very friendly, helpful, and pleasant to work with. I will certainly be recommending him by name in the future.

03/28/10; Reida R.; Bladenboro, NC

I never expected my loan office to deal with me on such a personal, human level. Nicole Mapstone is incredible!!!!

03/27/10; Douglas H.; Vine Grove, KY

Roger Callahan is an exceptional loan officer. He was able to get the deal done when no one else could.



03/27/10; Albert H.; Kissimmee, FL

Brad Calhoon was FANTASTIC! He returns calls immediately and helps you every step of the way. We HIGHLY recommend him.

03/25/10; Yolanda Q.; Portsmouth, VA

Mr. Anthony Lewis was great! He answered all of my questions and ensured that I closed in the fastest time.

03/25/10; Sheila C.; Almo, KY

Casey Phillips was our loan officer, he did an exceptional job of helping my husband, and I buy our first home. He kept in touch with us and did everything he could to speed up the process. I would recommend Casey and Mortgage Lenders of America to anyone looking to buy a home!

03/25/10; Rischelle B.; Chicago, IL

Chuck Gavin was absolutely FABULOUS!!!! He will be my loan officer always. Not only was I impressed with him, my realtor, my attorney, and the seller's attorney mentioned how professional and fabulous he is. I LOVE Chuck and I have already referred a friend to him and will do this with anyone I hear looking for courteous, professional, and friendly service.

03/23/10; James J.; Saint Charles, MO

Adam Lutjen did a great job. I felt confident the entire time that he was on top of the process and had no fears that the loan might be held up.

03/22/10; Adam N.; McKinney, TX

Shawn Diebold is an asset to your company.

03/22/10; William I.; Jasper, AL

Katy Groves was great to work with. I couldn't believe how fast everything was handled. She kept me informed of everything going on and answered all my thousands of questions. I would highly recommend you to others. Thank you so much

03/21/10; Sarah B.; Fort Worth, TX

Working with Dave Anderson with Mortgage Lenders of America was one of the best decisions I have ever made. Dave was always available, ready to answer any questions I had promptly, accurately, and professionally. Throughout one of the most stressful experiences, I can imagine (buying a house) Dave always made me feel comfortable and happy. You have a VERY VERY happy customer here... and you have Dave Anderson to thank for that! Thanks again so much!

03/20/10; Tom H.; Dayton, OH

Matt Steen was very knowledgeable, professional and easy to talk to. He was patient and answered all my questions. I felt very comfortable working with Matt.

03/18/10; Janelle E.; Easton, MD

Our loan officer, Mr Chuck Gavin, provided us with outstanding service. Always prompt, courteous and innovative. A++++++

03/16/10; Brandon P.; Pearland, TX

Chris Oldham was great for a first time homebuyer. Always prompt and kept me up to date with information. My realtor and title company also expressed their satisfaction with his performance. I was not happy about the percentage rate but I believe he did everything possible to keep it reasonable. I will recommend him to friends, family, and plan to use his services in the future.

03/16/10; Richard M.; Scottsville, VA

Andrew Schwartzkopf did a WONDERFUL JOB and we were totally pleased with his work, there were a few trying times but we finally got it all worked out. Very professional in every way. Always kept us informed on the progress whether it was good or bad. Also, Mrs. Louis at closing was GREAT and very informative of any last minutes questions we had and of course, ANDREW S. called to make sure all was going fine with the signing of papers. Everyone works well together - TEAM PLAYERS. Thank you again for everything. Richard and Peggy M.

03/15/10; Thomas A.; York, SC

I would recommend Paige Darnall and MLOA to anyone looking for a lender. She clearly communicated everything needed to me. It was a pleasure working with her as a loan officer.

03/13/10; Thomas S.; Dayton, OH

Matt Steen was great. Very helpful and easy to work with. Thanks for your help Matt!

03/12/10; Helen O.; Plainfield, IL

Chuck was an amazing guy! Overall, he is a committed loan officer.

03/12/10; Randolph M.; Greenwood, VA



My experience with Mortgage Lenders of America was very positive and, although I had some unusual circumstances, Jason Markowsky was very professional in dealing with all of my concerns. I would not hesitate in referring the company to any of my acquaintances. Thank you for a job well done.

03/11/10; Melissa H.; Meriden, CT

Eric Campbell was wonderful to work with. No matter how many questions I asked (or how many times!) He never got aggravated. It was a very pleasant experience!

03/08/10; Terry O.; Ulysses, KS

Jason Mickschl did an exceptional job for us, thanks Jason

03/08/10; Peggie F.; Angier, NC

Jason did an excellent job. Kept me informed every step of the way. Congratulations on a job well done. I have left a couple of names with Jason, and hopefully they will call him within the next few days.

03/08/10; Julie D.; Townsend, GA

Donnie Soard was fantastic. He made the whole process very seamless and uncomplicated.

03/08/10; Michael E.; Lubbock, TX

Brad Calhoon is the best. He really helped me out a lot. He is top notch. I was a first time homebuyer, and he walked me through the whole process without flay. I will recommend to friends and family.

03/07/10; Tawala W.; Powder Springs, GA

Brian was the best loan officer. He gave me detailed information and he was always readily available. I would definitely recommend Brian Turner.

03/06/10; Fedrick B.; Winchester, CA

I thoroughly enjoyed the professionalism displayed by Matt Wildy.

03/06/10; Suzanne F.; Naples, FL

Kristi Nimmo was our loan officer. She did a fantastic job. She gave us constant updates as to what she needed from us, and what our next step was. She also spoke to us on a very personal level, and that made the home buying experience that much more enjoyable. In today's world, you just don't find people who are as passionate about their job as Kristi is. She is great.

03/05/10; Mark J.; Fletcher, OK

Matt Steen did a great job explaining the home buying process to us. He made sure we were ready to close earlier than anticipated, and even amazed the realtor. I will recommend Matt (and MLOA) to everyone I know who looks to buy a home. We were very happy with our experience.

03/05/10; Robert C.; Dublin, OH

Russ Winton was great to work with! He always returned calls, was friendly and professional. I have been trying to refinance for about 2 years. Thanks to Russ and Mortgage Lenders of America, I have finally achieved this goal.

03/05/10; Kenneth E.; Port Orange, FL

We appreciate the work done by Joe Lewis on our behalf. Unfortunately, we had a realtor that was not working with our best interest in mind. Without Joe's knowledge and assistance, the purchase of our new home would not have been a good experience. Thank you Joe! Ken and Donna Easton

03/04/10; Robert M.; Pembroke Pines, FL

Jason Hicks was outstanding, always very helpful with any questions and very knowledgeable. I'm glad we had such a great person to deal with; he is a true asset to your company. He is by far the most professional loan officer I have had the pleasure of coming across in a long time. I would recommend him to anyone interested in a loan in the future and will keep his contact information close at hand. Please give Jason a big raise. Regards

03/03/10; Wayne A.; Lewis Center, OH

Our loan officer provided a great customer experience. He was always available. He was very patient, showed empathy to our needs, and helped us to clearly understand the details around our loan. He is very knowledgeable and I would definitely recommend him to friends and family.

03/03/10; Robert V.; Eudora, KS

I will recommend Mortgage Lenders of America to anyone in need of your service. The entire reason for this is your loan officer Roger Callahan. The level of customer service I received from him was without equal. Not only did he provide excellent service, but he also made a possibly nerve-racking experience into a pleasant one.

03/01/10; Jessika V.; Danielson, CT

Words can not express how i feel and couldn't wait i felt the need to say thank u from the button of my heart for helping me and my two boys make are wish come true many blessings for u wish i could hug u and tell u in person butt just know that am forever thankful. Jessika and fam.

03/01/10; Stephanie P.; Portland, TN

My loan officer (Chuck Gavin) was a real pro. I am a first time homebuyer and Chuck walked me through the entire process from beginning to end. He answered my questions promptly and accurately, kept me informed



throughout the entire process, and was supportive and encouraging at times when I felt overwhelmed. I really felt he was in my corner working with my best interest in mind. Overall, I had a wonderful experience and my first experience buying a home will be looked back upon as a positive experience. Thank you!

03/01/10; Michael D.; Tallmadge, OH

My financial advisor made the process simple and quick. This is my first time to refinance and Jared was able to go over all the details ad nauseum. He set out the information in a clean manner and had wonderful customer service skill. I would suggest Jared to anyone wanting to refinance. My only complaint is the cost of closing.

02/28/10; John M.; Omaha, NE

Kim Lynch does a GREAT job!

02/27/10; James J.; Lake Worth, FL

Lisa Rockers was just wonderful with us, responding to every question and making it stressless experience.

02/27/10; Christopher W.; Phenix City, AL

I will use Lisa Rockers for any future home purchase. All the things that made my experience hard was out of her control. She is a great loan officer

02/27/10; Kathleen B.; East Haddam, CT

Russ Winton was great. Responsive, returned calls and emails promptly, friendly and knowledgeable. Took a few days longer than we would have liked, but much faster than a conventional mortgage process. Will certainly consider you in the future if when we sell this house and decide what to do with the rest of our lives. Had hoped to get a little more cash out of the process to repair a part of the roof, but with what we are saving it won't be a problem. Thank s so much again to Russ!!!

02/26/10; John H.; Harriman, TN

Kelly Owens did an outstanding job!! In today's society, a lot of businesses make you beg for customer service and for their business as well. I felt like I was a valued and wanted customer, even knowing that this is a business. I would absolutely recommend MLOA to family and friends, and actually already have! You all are an outstanding organization. Thank you for the promptness and hard work put in, to getting me closed within 2 weeks after hearing about my troubles I had with the previous lender. I can't brag on you all enough! As far as I'm concerned, any future business I have will be done through you all. Thank you!

02/26/10; Richard W.; Lower Salem, OH

I LOOKED AT 5 OR 6 LOAN COMPANIES AND TALKED TO MANY OF THIER REPS. ALL THE COMPANIES LOOK THE SAME TO ME AND OFFERED PRETTY COMPARABLE SERVICES. WHAT MADE THE DIFFERENCE TO ME WAS KELLY OWENS. SHE WAS ARTICULATE & PASSIONATE ABOUT DOING AN EXCELLANT JOB THROUGHOUT THE ENTIRE PROCESS.SHE IS AN ABSOLUTE JEWEL! I AM REASONABLE SURE YOU MAY HAVE HEARD THIS BEFORE. AS A LONG TIME BUSINESS OWNER MYSELF I HAVE FOUND IT IS A FEW PEOPLE IN ANY ORGANIZATION THAT "CARRY THE BALL" SHE IS A CHARMING LADY AND I SUGGEST SHE IS AN ASSET THAT SHOULD BE COVETED. SHE GENUINELY CARES ABOUT WHAT SHE IS DOING. A REAL PLEASURE TO DO BUSINESS WITH! RICHARD D. W.

02/25/10; Robert G.; Davenport, FL

As far as I am concerned, Sharon Farnsworth set the standard. There is good, excellent, outstanding and then the best Sharon. I have not met her but I feel like she is a friend I have known for a long time. I trusted her for everything and she never for one second let me feel like my best interest was not in the forefront. If I was buying another house or knew someone who was, I would put my good name on the line to recommend Sharon. Words cannot express my deepest appreciation to Sharon. Sharon did you proud. Using a retired Air Force NCO using an old Air Force term, "she had my six" meaning she covered my rear, as the direction the plane flies is 12 o'clock with the rear being 6 o'clock. My God bless her in everything she does. As being one who had managed many people over my 40; if I got a report as good as this one I would make dam sure they got a nice cash award or better yet a raise. Oh and by the way, we are very happy in our new home thanks to Sharon.

02/24/10; Diane V.; O'Fallon, IL

Casey Phillips was phenomenal as a mortgage lender officer!

02/22/10; Tim B.; Springboro, OH

Out of the four purchases/refinances, that I've gone through this was by far the best experience I've had. Russ did a great job of explaining everything to me and keeping me informed of everything that was going on during the process. I would highly recommend using Mortgage Lenders of America.

02/21/10; James L.; Matthews, NC

Casey Phillips was professional, friendly & informative from our initial conversation to his follow-up call after my closing. His attention to detail gave me peace of mind throughout the process. I highly recommend him to anyone looking to purchase a home.

02/21/10; Jeremy T.; Chillicothe, OH

Sharon Farnsworth was wonderful to work with! We were so excited about our new home purchase that every day we wanted to know where we were in the process. Sharon was always the same, understanding and helpful. She always returned phone calls and emails the same day. She kept us positive and up to date with everything. We never actually spoke with anyone else in the company, but they all seemed to work well as a team, speeding



things along for us. We will definitely recommend Mortgage Lenders of America and Sharon Farnsworth to our friends and families! Thank you!

02/19/10; Kevin P.; Lockport, IL

The refinance was a very easy process with the help of my loan officer Harrison Buford. I would highly recommend his services to anyone with lending needs.

02/18/10; Ronald H.; Cocoa, FL

Dorisse Gleason was our loan officer and we couldn't have been taken care of better. She went over and above her job to make sure everything went smoothly for us. We will recommend her to anyone who wants to obtain a mortgage. She is a great asset to your company.

02/18/10; Christopher P.; Camden, SC

MLOA completely exceeded my expectations. Brian Turner was a godsend when it came to the acquisition of the loan. He was great to me at every turn in this process. This was a first time home purchase for me, of course the first attempt at a mortgage, and he made it VERY pleasant. Every email was answered prompt and always very informative. All in all a very pleasant experience for me due to Brian from start to finish. Thanks to you Brian Turner

02/18/10; Mark R.; Dayton, OH

Russ Winton did an exceptional job in handling our refinance. He walked us through step by step and was always available to answer our questions.

02/18/10; Sandra C.; Wellsville, KS

Brian Turner was very professional and helpful in my specific refinance situation. His personable attitude and personality represents your company in a positive manner. I find myself recommending your company to many of my friends and family. Thank you for making this experience pleasurable.

02/17/10; Jerome P.; Phenix City, AL

This was an experience I was nervous to venture into, but after talking with my loan officer Katy Groves, I was put to ease. Every question I had was answered, and with in a very timely manner. She was willing to take calls after hours as sometimes that was the only time I had to call. She took care of everything she needed to very quickly, and kept me up to date every step of the way.

02/16/10; John B.; Newark, OH

Dave Anderson was great in every way, and we most highly recommend him. HE was the sole reason we decided to not go with two other lenders who offered a loan. We had some time pressure at closing time. However, I'm convinced we closed as early as we did because of Dave going those extra miles for us, even taking care of a surprise decision of our underwriters to require an additional appraisal. I understand that he paid for this himself so that we could close when we needed to. This kind of service will keep him in mind for others we will recommend to Mortgage Lenders in the future. John & Brenda B.

02/12/10; Carol W.; Knoxville, TN

Harrison Buford was a joy to work with; he made the entire experience pleasant and smooth.

02/10/10; Ralph V.; Brownsville, TX

Your loan officer, Brad Calhoon, was exceptional. Should be promoted.

02/10/10; Karen J.; Frankfort, IL

Jason Mickschl was always there to answer any of my questions or our concerns with the loan. We would recommend Jason to our friends and family members. Jason is a great asset to your company. Thank you, Scott and Karen J.

02/10/10; Jonathan D.; Bartlesville, OK

Jared Delana was very patient with us as we had to take extra time to get things together due to my wife's surgery. Thank you!

02/09/10; Renee M.; Decatur, AL

Adam Lutjen handled our situation in a very professional manner. He told us the steps that would be required to purchase our new home and everything he stated id come true. His up front communication and continually contact with us was commendable. We always knew where we stood and what the next step was coming at us. Though the event was very stressful Adam enlighten the situation and made this purchase very tolerable with his good sense of humor and the honesty he used throughout the entire process. Adams professionalism is commendable and should be recognized by his peers as an example to others. Again Adam thank-you and we are now settled in our new home and this is reflective of your knowledge of the system and your ability to work with people.

02/09/10; Peter K.; Fletcher, NC

Casey Phillips was our best decision for our loan process and then some. He went far beyond our expectations and his job requirements to make sure that our process went as smoothly as possible; and I can safely say that getting through the process for buying our home, other than the loan, was definitely not an easy task. 'Professionals' in our area kept stating that having a lender in our area was easiest and best to make everything go more smoothly. I'm more than thankful for not listening to their advice. Throughout buying our home he was



the easiest to talk to, get in touch with, and quicker at responding than any of the 'professionals' that we interacted with face-to-face. I would recommend Casey to anyone who would ask, and not think twice about it.

02/05/10; Reinhold H.; Manhattan, KS

Chuck Gavin really went to the ropes for me and didn't give up! You found a way to make my loan happen. THX

02/04/10; Michael B.; Pembroke Pines, FL

Please pass on my sincere thanks to Matt Wildy. He was very professional and assisted me from start to finish and without his assistance; I would have not been able to own a home. Matt is the best and I am recommending him and your company to all of my US SOUTHERN COMMAND co-workers and friends. Thanks again Matt. Regards Mike B.

02/03/10; David S.; Leesburg, GA

Brian Turner did an EXCELLENT job with my home loan. He was very helpful and was always there when I had a question. I was somewhat nervous about getting a home loan from someone out of state but Brian never once made me regret it.

02/03/10; Alan & Linda G.; Imperial, MO

Andrew Schwartzkopf, listened, provided different ideas, and I feel got us the best deal that we could have asked for. He was not pushy, or fast talking, nor did he make me at anytime feel stupid. Thank you Andrew for all your help in this process.

02/01/10; David T.; Denton, MD

Just want to express that during the day of the settlement the title officer agent, the realtor and myself spoke very highly of Jason Hicks. Everyone express that he answered every email almost immediately. He can give you some feedback about my experience with my seller. Jason Hicks was extremely helpful and available 24/7 during the entire process.

02/01/10; Melvin S.; Collinsville, VA

Kelly Owens did an "outstanding" job from the first phone call til the signing. She was superior in her attitude, knowledge, updates, and professionalism. Kelly has a unique character about her which should be openly applauded and mimicked by others in the company. My sincere compliments to the Company President for obviously advocating high standards for staffing and training and for establishing higher-level professional goals/objectives for performance. I will recommend Kelly to all those I meet that may need lending services. She is not an over-achiever but rather a consummate professional! Please make sure the Company President gets this accolade or give me his/her contact information and I will respond likewise. Highest Regards, Keith S.

02/01/10; Robert C.; Chicago, IL

Roger Callahan was not only professional but very friendly and well organized. His guidance and knowledge made me feel at ease throughout the whole process. He also kept consistent rapport of any changes with my status. I am a very loyal person when it comes to great business ethics and I look forward to working with Roger again should I have any future transactions. Thank you again Roger for everything!

02/01/10; Steven P.; Sullivan, IN

Roger Callahan did a fantastic job! very personable! Explained things very well! Thanks so much!!! Helped relieve stress throughout the process!

01/31/10; Jason M.; Guthrie, OK

Shawn Diebold did a great job of securing the loan in a short amount of time. I am very grateful and appreciated all of his hard work.

01/29/10; Ernesto M.; Romeoville, IL

Paige did her job above and beyond, she went extra mile just to get the job done. I really enjoy working with Paige tru out the whole process of my loan. Paige personalized the service she is giving to the client beyond my expectation. I also want to thank Jennifer Zack for filling the gap when Paige was on a vacation, she was also amazing.

01/28/10; John P.; Turbeville, SC

Brian Turner did a wonderful job with our loan. He was very responsive, kept us informed every step of the way. I am not sure where the actual hang-up occurred but there were several delays (some on our end, some on MLOA's end) that caused the process to take over 3 months. I would certainly recommend Brian to anyone, if it had not been for him, I do not believe we would have gone through with the closing. However, I am not sure that I would necessarily recommend MLOA as a whole.

01/27/10; Kevin M.; Portsmouth, VA

Pro-Active! Guy Clark is an on the ball Loan Officer, he listened to me and explained all the options, will do my next loan with him! Would refer him to friends and family. Super Job! Thanks!

01/21/09; Kyong R.; Suwanee, GA

Brian Turner exceeded my expectations of any loan officer. I had originally selected a different lender to start my loan process however after speaking to Brian; I decided to go with MLOA. He was very informative and seemed very knowledgeable, putting my mind at ease by patiently answering all my questions. Once I started



working with MLOA, I was even more pleased with his ongoing service and his responsiveness during all hours of the day. I would confidently recommend MLOA to family, friends, colleagues, and anyone else who is searching for lender! Great Job Brian ~ thank you for all your help!

01/20/10; Amanda F.; Gardner, KS

I had previously tried to go through the process with another company only to feel like there was something wrong and that in the end I wasn't getting a good deal nor was my business appreciated, thus I discontinued the process and waited more than a year before trying again. Matt Schuller, our loan officer, made everything so easy and made us feel very comfortable with our decisions and the overall process. The process truly was a good one this time around. I would also like to say that the closing experience was very good. Matt had worked it out so that the gentleman would come to us at a time that was convenient for us (and it was even MLK day!), when the gentlemen arrived he was very helpful, reassuring, and went over everything in a way that made it very easy to understand.

01/18/10; Frank W.; Madison, AL

We are very pleased with the way Guy Clark handled our mortgage refinancing and payoffs. We have recommended him, and Mortgage Lenders of America, and will continue to do so.

01/18/10; James R.; Meridian, MS

The phone calls and keeping us up to date was very nice. I was worried at first then after returning a call to the office. When Matt Wildy answered, I knew then it was not a mistake giving my information to some one over the phone. Mat was very up front with me and got the ball rolling in the right direction. I told him I was a veteran and had a VA Loan. We talked I told him. I want to look into an IRRL type loan. He told me up front all the details about what your company could offer. Thank you, we saved a lot of money and cut our loan by 10 years early payoff. I am very happy!

01/17/10; Chad T.; Collinsville, OK

Eric Campbell was great!

01/14/10; Charles S.; Omaha, NE

Easiest and best mortgage experience ever. Sharon Farnsworth was awesome, efficient, knowledgeable, understandable and truthful. I was a little worried that my auto-pay would not be stopped in time (4 days advance notice needed), but it was. A little surprise at closing due to title company fees that could have been reviewed in advance. No big deal, Sharon was available afterhours to explain via phone.

01/09/10; Robert M.; Florence, SC

My loan officer, Colin Grote was The BEST!!!!

01/04/10; Joanne B.; Meriden, CT

Ben Nixdorf was wonderful to work with. He was personable, very knowledgeable and very quick in responding to any questions.

01/04/10; Stanley G.; Frankfort, KY

Jason Mickschl was great! When I needed questions answered, he was there. He was always very professional and understanding when I didn't understand. I'm very glad we were able to have him to process our loan. Thanks again and Happy New Year.

01/03/10; Michael K.; Henrico, VA

Andrew Schwartzkopf was persistent, but not to the point of being annoying. He was always professional and prompt to reply to the questions that arose. Altogether, great job.

01/02/10; Angela K.; Sacramento, CA

I called several places to get the best interest rate with the lowest fees and MLOA beat every other offer and some of them by several thousands of dollars of fees! In addition, my loan officer, Lisa Rockers, was far more attentive to my needs and responded to every e-mail even if a response was not required - just to say she received my input and thanks again.

01/01/10; Lisa R.; Mundelein, IL

Eric Campbell was great to work with. He explained everything very well and was quick to get things done. I am so glad I had him to work with to go through this process.

01/01/10; Larry B.; Charlotte, TN

I would send Daniel Sampson anyone that wants a new mortgage loan.

12/31/09; Clarence H.; Sewanee, TN

My family and I would like to personally say that Jason Mickschl for doing a great job on getting us the loan we needed. He has been very great!!

12/31/09; Michael A.; Chesapeake, VA

This was my 5th home purchase/refinance and hands-down it was the most pleasant and least stressful one I've done. It was a true pleasure working with Jason Mickschl. He was very informative, competent, personable and proactive ... your company is lucky to have him ... so give him a raise.

12/29/09; Amanda H.; Jacksonville, TX



Hey Nicole,

The house is wonderful (better when I finish unpacking)!!! Thank you so much for all your time and help with everything. You were amazing to work with and I hope I will have the privilege of sending business your way in the future. We really could not have done this without you!!

Thanks again!

Amanda

12/28/09; Don G.; Oklahoma City, OK

I am a Navy Veteran with 22 years of service and married with two children. I have never written to any other company commending them on a job well done before. I felt I really need to write and express the outstanding service and professionalism I received working with Chris Oldham. While searching for different lenders to refinance my home, Chris was the only person who not only promptly returned my calls but who was straightforward from the beginning about fees and other charges. He didn't pressure me into anything and he listened to me about my intentions for not only saving money but also my goals for refinancing. With the way things have been going on with banks and lenders in the news lately it was nice to find someone who genuinely worked to help me get the best deal I could get. It's been a pleasure doing business with Chris and your company. I hope your company continues the excellent service into the future and continue to employ great employees like Chris Oldham.

Thank you,

Don G.

12/27/09; Paul M.; Antioch, IL

You have a great team. Harrison Buford is keeper. Don't lose him

12/27/09; Carl K.; Akron, OH

Russ Winton is outstanding. He has a natural ability to talk with customers. We hit it off from the start and I felt he was looking out for my interests, both financial and my subjective satisfaction.

12/26/09; Donald G.; Oklahoma City, OK

Chris Oldham was great, did everything he said he would.

12/24/09; Ashley D.; Saint Petersburg, FL

Nicole Mapstone was my agent and she was wonderful! She explained everything very clearly and even returned calls after hours when I had panic attacks. I would truly recommend her to anyone be they first timers or experienced buyers.

12/23/09; Jonathan B.; Kingsville, TX

Our experience with Mortgage Lenders was awesome. We were informed and up to date during the whole process. Thank you, Chris Oldham, for all the help.

12/21/09; Grady M.; Hephzibah, GA

Everything went so smoothly. This was my first home purchase and I thought it would have been more difficult than it was. Brian did a good job understanding and making me feel comfortable. Excellent experience

12/20/09; Jamika G.; Warrenton, SC

This is my first experience with actually purchasing a house. I started the process before, but never succeed. Thanks, to my loan officer Paige Darnall; my experience could have not been any better. She was very professional. It was a struggle to finish due to some issues I had. She struggled and fought with me the entire way. I could not have asked for anyone better. She was just so awesome and unexplainable. Words cannot even express my gratitude. I would give a raise if I had the power, but I do recommend it. I will be sure to refer anybody I can.

12/17/09; David H.; Amarillo, TX

James Cooke guided me through the whole loan process and was very knowledgeable about every step.

12/11/09; Elizabeth H.; Independence, MO

Loan Consultant Jared Green was super. All calls, emails and follow up needed were as promised and on time. He kept in touch and I always felt I was his number #1 priority. He gave me straight answers before I could ask the question. I had a clear understanding of where I was at and what I could expect. I definitely would recommend to family and friends.

12/11/09; April E.; Dutton, VA

As a first-time homebuyer, I cannot begin to explain the ease of this process with the help of the loan officer, Mike Klema that I had. He was knowledgeable and always answered his phone or returned my emails promptly, which is a rare occurrence these days when calling a bank or mortgage company. If I were to ever buy a home again, I would definitely consider MLOA. Thanks again...

12/10/09; Joe S.; Booneville, KY

Jason Mickschl is the BEST!

12/09/09; Sharon R.; London, OH

I must say that as going through this once before this was a lot better the second time around. Our loan officer, Adam Lutjen, was there whenever we needed him day or night even being in a different time zone. Adam was very helpful in obtaining documents needed for our close as well as answering our questions about the loan.



Adam was also helpful in helping us choose the right loan for us, we feel as though Adam was on our side looking out for our best interests. I truly cannot say enough how helpful and informative Adam was through the whole process from giving us our initial pre-approval all the way to the day we closed.

12/07/09; Lewis D.; Candler, NC

Roger Callahan was great to work with. He was very helpful and knowledgeable about what loans would best meet my family's needs. I would recommend him to others.

12/06/09; Donald T.; Broadway, NC

Dorisse Gleason was wonderful to work with and she did an outstanding job for us! This is our second experience with MLOA and both times the service was outstanding.

12/01/09; Lisa H.; Duluth, GA

Jared was extremely polite and professional and had a great attitude. I was very pleased to be able to get a loan for 600 less than my current one. I am confident that by reducing my monthly payments, my credit will appear much more favorable in the next few years and hopeful Jared or another individual at your firm can help me move this to a fixed rate mortgage. Few bumps, but overall - great experience. Give Jared a raise - he is a keeper!!

12/01/09; Walter G.; Virginia Beach, VA

Was very pleased in the support I received from Jeff Young, very informative and hard working to insure work was correct. I will refer him for others.

12/01/09; Wesley E.; Naples, FL

I will be recommending Ms. Nimmo to anyone I come across that is either looking to buy or refinance a house. She went way above and beyond what her job required of her, and she did so willingly. You have quite the special employee on your hands with her.

11/30/09; Jennifer W.; Demotte, IN

I thought Sharon Farnsworth did an excellent job. Thank you!

11/29/09; Robert J.; Raleigh, NC

Harrison is the BEST loan officer we have EVER worked with. Over the years, and as recently as this past summer, we have worked with or tried to work with several mortgage companies, but this was absolutely the most helpful person we have dealt with. Thank you for having an employee with true CUSTOMER SERVICE as a priority, instead of just doing a job like most companies!

11/25/09; Rachel Z.; Camby, IN

A BIG THANKS to Matt Wildy who did my loan. He was very personable and reassuring. He spent tons of time explaining things to me and helping me thru the process. I am very thankful to him for all the help he provided!!

11/25/09; Brady C.; Saint John, IN

Eric Campbell is an excellent customer service professional. The process was easy and very straightforward. Eric is both personable and professional which definitely helps in going through the process. We were kept abreast of all aspects of the process, which was also a major plus.

11/25/09; Sumner D.; Foley, AL

Jeff Young was a great guy to work with!

11/22/09; Christopher L.; Boynton Beach, FL

Stephanie went above and beyond with my loan. I had a complex situation with multiple student loans in deferment, not-so-spotless credit, etc. When other loan officers had turned me away, Stephanie dug in and went to work. She was professional, friendly, responsive, and made an otherwise arduous process a pleasure. I will most definitely recommend MLOA and Stephanie O'Farrell to all of my friends and family.

11/21/09; Matthew M.; Hazel Green, AL

Our search for a mortgage loan went from being a nightmare to being a dream. Once we found Katy Groves with Mortgage Loans of America, we knew we had found the right person to help us achieve our dream of home ownership. Katy made our experience as pain free as possible and was always there no matter how many questions we had. She was always prompt at giving a response and tracking down answers and was never once unpleasant in any manner. If it were not for her attention and willingness to help us find a way to get our home we would have given up. Thank you for all of your support and assistance!

11/20/09; Cryl G.; Floyds Knobs, IN

Anthony Lewis made our first time buying experience very good.

11/18/09; Celiane D.; North Lauderdale, FL

Hi,

My name is Celiane and my husband is Rolin. I dealt with Kristi Nimmo and her team during the purchase of our home. She was awesome! She went the extra mile to assist me in any and every way possible. She was pleasant at all times and very professional. If you ask me, she deserves a raise. She is an asset to your company. Thanks again for helping me finance the home of our dreams!

Sincerely,



Celiane J. D. & Rolin F.
Have a wonderful day!!

11/17/09; Brandon K.; Duncan, OK

I was a first time homebuyer and heard stories about how much of a nightmare it is to get a loan and buy a house. Eric Campbell did an amazing job, I thought everything was a breeze and no trouble what so ever. Not only would I recommend you company but I will personally recommend Eric and if I ever purchase another home, I will call Eric first. It was nice to finally work with a company that still cares about customer service and treating people like people and not just another dollar made.

11/15/09; Billy H.; Broken Arrow, OK

My loan officer, Guy, did a great job. I do feel maybe since Oklahoma does not have an office that the cost vary, so maybe more up to date on local cost and keep current with whom can offer the best rates. Not impressed with the Mortgage company from Muskogee. Overall... definitely will refer your company as positive

11/12/09; David T.; Charlotte, NC

While my mortgage experience got off to a shaky start with other lenders, Mortgage Lenders of America turned my experience into a very positive one, one which I would recommend to anyone. Your service, specifically Jason Mickschl, was outstanding; Prompt, courteous, and helpful in every way. Thank You.

11/12/09; Hobart C.; Havelock, NC

It was a pleasure working with Mr. Jason Mickschl, He seemed to always understand when I was getting a bit agitated (not by him) he would always calm me down and put things back in perspective. He as always quick to respond to my questions, concerns, and I felt he was there to help me and not to just make a quick buck. I feel your company is very lucky to have a Loan Officer with his expertise and down right understanding of the entire situation. I would if ever called for, ask him to work with me on anything. Thanks Mortgage Lenders of America and especially thanks to Mr. Mickschl. Very Respectfully, HOBART A. C.

11/11/09; Robert G.; Wallingford, CT

Rick Sano was AWESOME to work with. I was very impressed by his responsiveness, attention to detail and level of knowledge. This was the most stress-free refinance we have ever done. He is EXCELLENT.

11/09/09; Anthony H.; Chicago, IL

Eric Campbell was GREAT, he made my first time buying a pleasure.

11/06/09; Latoya B.; Prosper, TX

My experience was absolutely wonderful! I initially started with a different lender, my payments were going to be higher, and the service was unacceptable. However, I found MLOA online at Lending Tree and I'm so glad I did! My loan officer Brian Turner was AWESOME! He kept me informed throughout as well as provided excellent customer service even when I was pestering him. I greatly appreciate the service provided by your company and Brian Turner, also my loan closed in less than 30 days with you guys!!!!!!

11/05/09; Laura B.; Brownsburg, IN

Casey Phillips did an outstanding job of explaining details to me, keeping me informed of my file status and listening to what I wanted and how I wanted to do it. He offered recommendations and several different options to accommodate my financial situation. I felt that he went above and beyond what I expected and made my home buying experience easy, efficient and stress-free. I had a great experience working with Casey. I will definitely recommend Mortgage Lenders of America and Casey to friends and/or family in the future.

11/03/09; Hector V.; Eagle Pass, TX

Great communication and very friendly. I would recommend Casey Phillips to all my friends and family members in need of a mortgage loan. I'm very happy with the overall service provided by Casey great loan officer and very professional. Thank You very much.

11/03/09; Keith M.; Red Oak, OK

I would like to state that the loan officer I worked with Jason Mickschl was very knowledgeable & helpful. I enjoyed working with him & would recommend friends & family to him. I will discuss with friends & family & if any of them are interested, I will send them your way.

11/03/09; Dale E.; Candler, NC

Casey Phillips ROCKS!!! He made my first time home buying experience a delight. Thanks Casey.

11/02/09; Isaac White; Canal Winchester, OH

Our loan officer Anthony Lewis far exceeded our expectations. He did an awesome job. I am grateful for his patience and for going above and beyond to help us. He is the epitome of what true customer service and satisfaction is all about! I will, without hesitation recommend you to anyone I know who may be in need of a lender and will also give your information to our realtor so that he may refer you to his clients.

11/02/09; Jorge G.; La Porte, TX

Our loan Officer was Mrs. Lisa Rockers, she was great. We could not have asked for a more personal and yet so professional person. She went above and beyond where other would not bother to show a little bit effort. We thank her with all of our hearts.



11/01/09; Joy C.; Bakersfield, CA

Jeff Young was a very nice person. Answered questions and did work for me even though I had not made a final decision. I will keep his number for the future.

10/31/09; Glenn S.; Folsom, CA

My loan officer, Sharon Farnsworth is a diligent employee and I appreciated her professionalism and quick turn around responses regarding my real estate purchase. Hat's off to Sharon for a job well done.

10/30/09; Jana B.; Gadsden, AL

Casey Phillips is the best ever!! I have done business with him two times and every time he goes above and beyond to help me!!!!

10/29/09; Joseph K.; Lebanon, MO

Dorisse Gleason made our experience buying our first home extraordinary. In our dealings, she actually made the experience of buying a home comfortable and rewarding. I have already recommended her to numerous individuals and I will continue to do so in the future. Thank you Dorisse for everything!!!

10/06/09; Joshua S.; Kingwood, TX

Adam Lutjen was great. He answered all the questions, and keeps us informed at all times. He was very helpful, and we could not have asked for a nicer, and more professional loan officer. Great job, Adam!!

10/06/09; Camille C.; Fairburn, GA

Kelly Owens was truly a Godsend! This process was so smooth and seamless due to her diligence. We worked with Kelly sometimes during night hours, and weekends to accomplish the goal of buying a home. She practically feels like family to me now. I will refer Kelly to everyone I know who is looking to buy a home because if they have her on their side -- they will truly find success. Kelly deserves a raise, because it is because of officers like her that you will continue to receive business.

10/06/09; Patricia B.; Powhatan, VA

My loan officer is Katy Groves. She far exceeded any expectation I had, and I am sitting in my new home because of her. She refused to approve for an amt. exceeding my income, and encouraged me to continue searching for a home in my price range, which I found a week after it came on the market only after her repeated suggestion to go "house shopping." I suffered a brain injury in a 2005 accident, and was candid with Katy that filling out forms is now almost impossible for me, plus understanding the complicated mortgage loan process. Instead of taking advantage of my situation, she walked me thru step by step, clearly marking where I had to review and sign on the loan documents, ensuring I understood exactly what I was signing. Due to my current lease expiring on Sept. 30th, I was in a pickle to find and close on a home in a hurry. I had been working with others in the Richmond, Va. market since last March with no success. Katy took care of everything. When I went to closing, the closing officer even commented, "Katy was great" and would absolutely recommend her to any clients searching for a lender. This is my ideal, forever home. It still brings tears to my eyes when I look around at just how perfect this home is, and none of it would have been possible without Katy. She did not go the extra mile; she went the extra 100th mile. You have a rare employee, especially in this economic climate. For some reason, finding a lender via the internet -- how I found Katy, or she found me -- seems to be frowned upon, but she waited until the last minute to lock in the lowest possible mortgage rate, so I don't see any down side to this process; and in fact, have recommended Katy to my supervisor who will be in the home market probably by next summer.

10/05/09; Jeremy D.; Fairfax, VA

My loan officer, Chris Oldham, was great. Anytime I had a question or needed something, it was provided. He regularly 'pushed' information to me instead of having me 'pull' it from him.

10/03/09; Carlos S.; Waterbury, CT

Richard Sano did an outstanding job. Although there were some unexpected costs at the end, it was not due to Rick, it was because of the sellers not having their act together. Even then, Rick worked with us to minimize the impact. After my experience dealing with Richard, I would definitely recommend MLOA to everyone and anyone looking to buy a home (as long as everyone there works as hard as Richard does:) He promptly returned my calls, called me right away when there were issues, and assisted me anytime during the day that I've called him (and trust me, he's been working really long days.) With Ricks positive attitude and superb customer service, my family and I are able to move into our FIRST very own home. Thanks Rick, and thank you MLOA for doing what you do. Kind Regards, Carlos First Time Homebuyer U.S. Veteran

10/02/09; James D.; Tazewell, CA

I would like to say to our loan representative, Rick Sano, how much we appreciate all of the time and effort he put in to our loan and for going above and beyond to help us. Thank you so much!!

10/02/09; Diane M.; Tecumseh, KS

Matt Steen worked diligently to get the loan closed on time. We had to deal with an appraisal that did not come in as high as we had hoped, but that was not in his control. This required money at closing, which we did not expect, but again, this was out of his control. On the day of closing, just before my Credit Union closed, I was told I needed a cashiers check, which I did not know, but fortunately was able to get there on time. Also, there was some confusion about closing time, my husband came home off of his route to be here. The closing was 2



hours later than we understood it to be. The closing notary was very thorough, and knowledgeable. This is never an easy process, and we are just glad to have been able to work toward our financial goals. Matt did a very good job, and is knowledgeable. We know he worked hard to get the costs to a bare minimum. A VA loan, we understood, has itself an entire set of rules and requirements. Thank you Matt, Ron and Diane M

10/02/09; Danielle D.; Fairfield, OH

I was a first time homebuyer, so this could have been a very scary and overwhelming experience for me. Josh Lowry was AMAZING! From the first time he contacted me to after my closing, he was there for me every step of the way. Even my realtor commended Josh on a job well done, he was concerned since Josh was out of state it would be difficult to have things accomplished in a timely manner, but he said this was his "smoothest" closing to date! Josh made this experience for me so easy, stress free, and FUN. I will definitely be recommending Josh and MLOA!

10/02/09; Mark S.; Schaumburg, IL

Great Experience!! From the first phone call through the closing and beyond Mr. Harrison Buford was on top of the game. Communication was great and the process was easier than expected. Mr Buford is an asset to your company, keep up the good work and thanks for everything. You WILL be recommended to friends and family if the need arises.

10/02/09; Keith M. Garner, NC

JASON MICKSCHL WAS A TREMENDOUSE HELP. VERY ACCESSIBLE I WILL MOST DEFINANTLY RECOMMEND HIM TO MY FRIENDS AND FAMILY.

10/02/09; Janet J.; North Charleston, SC

Rick Sano was awesome. He was not only professional, but very personable as well. Rick made us feel as though he genuinely wanted to find the best fit for us. This was by far our best and easiest mortgage loan experience ever.

10/01/09; Anne M.; Middletown, OH

Matt Wildy was completely awesome. He was efficient, helpful, polite, friendly, and extremely knowledgeable. He reassured me at several points in the process that all was proceeding as expected, and was always available to answer my questions either by phone or email (he works very late most days!). In fact, the reason I chose MLOA in the first place was Matt's supportive and "non-pushy" style in the initial phase of my search for a lender. Many other loan officers annoyed me because they called way too many times and didn't seem to listen to my explanations about my special circumstances (buying the house from friends!). I do wish I could have gotten a slightly lower monthly payment, but Matt did his best to work with me on the amount of down payment I had available and the current interest rates. I know I got the best deal possible with him and I can't thank him enough for all his hard work!

10/01/09; Ashley B.; Boiling Springs, SC

Kim Lynch was terrific. She was very helpful and responded to my questions and concerns appropriately and very quickly.

10/01/09; Jennifer M.; Augusta, GA

This has been a remarkably easy process. Ryan has been wonderful to work with. He has been straightforward with what we needed to do to in this process. Ryan immediately returned phone calls and e-mails. What else can I say? He gets the job done and I like that.

09/28/09; Greg Major; Houston, TX

Kristi was amazing and stayed late several nights, even into her vacation, to follow up on our file (amongst others). She was creative and thoughtful with all of her ideas as we ran into each roadblock.

09/26/09; Richard N.; Chanute, KS

Shawn Diebold did an excellent job. He was fun to work with and his communication skills are top rate. The problems we had where with FHA they are almost impossible to please. We are in the house of our dreams! THANKS Shaun!

09/25/09; Frans V.; Cuyahoga Falls, OH

My Loan Officer Jeff Young was very courteous in his returning of calls and keeping me updated with the process. There was some confusion about how much money I was to bring to closing - projected amount fluctuated greatly but ended up \$0.

09/25/09; Amanda S.; Cochran, GA

Kelly Owens was a pleasure to work with. She was friendly and easy to work with. I felt very confident in her and the loan process.

09/25/09; Chad H.; Leon Valley, TX

Joe Lewis as great to work with. He was very prompt and timely and we were able to close the loan in less than 3 weeks. It really felt like I was his #1 client. My only regret is that we did everything over the phone and were not able to meet in person so I could shake his hand.

09/25/09; William H.; Rogersville, AL

My loan officer done an outstanding job of keeping me abreast of issues, delays and was an overall great experience.



09/23/09; Joseph K.; Naperville, IL

Casey Phillips did a great job of handling a very high maintenance customer.

09/21/09; Bipin N.; Linthicum Heights, MD

I enjoyed working with Adam. In spite of my apprehension in the whole process and uncertainty in how things would meld together at the end, Adam was one comforting factor that helped me keep my nerves together. It was great working with him and if the opportunity arises, I would do it again.

09/21/09; James J.; Conway, SC

Matt Steen made my home buying a great experience. If all of your loan officers are as good as he is you have a top rate company.

09/20/09; Joseph M.; Lawrenceville, GA

I just wanted to say that it was a pleasure working Matt Wildy and Mortgage Lenders of America. You couldn't have made the loan process any easier for a veteran. You are very knowledgeable on the VA loan process as well as everything else in the banking system, regulations, paperwork, requirements, etc. I really appreciated that, because you were able to answer every question I had and you were always accessible. You were actually the very first lender to call me back when I put my initial request for quotes on LendingTree.com, so I guess the early bird got the worm! Thanks for taking care of me. If you maybe have a direct supervisor's e-mail address, if you want to forward this e-mail to them, or I can, that would be great too, because I think they need to know about the excellent service that you provided, and if I ever get a home loan in the future, I will definitely keep you people in mind. Heck, I already had a married couple I know that lives in California that was asking who I used for my loan, and I already referred them to you, so hopefully they will keep you in mind as well. Anyway, thanks for everything! It has been a pleasure working with you.

09/18/09; Erika C.; Torrington, CT

Casey Philips was very helpful and did a great job helping us get our home. Being informed about the status of our mortgage on a daily basis from him relieved alot of stress. He was very friendly every time we spoke and always willing to answer any question, I had regardless of how silly it was. I would recommend others to him any day!!!

09/17/09; Balena L.; Millington, MD

Provided purchasing a new home can be very stress ridden. I was extremely pleased with my overall experience. My loan officer was extremely helpful throughout the process from the beginning through closing. Thank you!

09/16/09; Karen C.; Wingate, NC

Our loan officer, Jason Mickschl, could not have been more helpful. Two weeks, start to finish, what's not to like? Thanks for everything, Karen and Ray C.

09/16/09; James S.; Thomasville, GA

I appreciated the lengths Dave Snower went to, to insure we were well served during the application process.

09/12/09; Gary S.; Greensboro, NC

Josh Moree was wonderful. We were very pleased with his honesty and experience. If there is ever a time we need your services again I will feel safe with doing business with you again. I will also let friends and family know how great it was to do business with you. Sincerely, Rosemary S.

09/10/09; Aleeta S.; Johnson City, TN

Anthony Lewis is fantastic!! He was extremely personable and responsive to our needs. We have already recommended him to friends and at least one is working on a mortgage with him. We will continue to recommend Anthony personally to friends and family!

09/10/09; Luke S.; Wartburg, TN

Kristi Nimmo was awesome this has been by far the best experience I have ever had buying a house! Thank you for all your help.

09/08/09; Iban G.; El Paso, TX

Chuck Gavin did an exceptional job. He was quick, resourceful, informative and most important; he was honest and made me feel secure about my first home buying experience. I would recommend him to my family and colleagues any time. I don't think I could have done this without Chuck or without MLOA. Thank you and may God bless Chuck Gavin. He made my dreams come true!

09/07/09; Joseph R.; Mashpee, MA

Beau Charbonneau was a wonderful loan officer who I found helpful and very nice. He kept me informed at every point in the loan process. He was wonderful. Thank You so much for the great work you did.

09/05/09; Jennifer S.; Maple Park, IL

Harold Nichols was THE BEST to work with. He is very prompt in getting back to you, that is if I even needed to leave a message. He usually answered the phone right away, or he was calling me with updates. If I ever need to purchase or refi, I will definately be using MLOA! I have already recommended them to anyone I have talked to! Thanks again MLOA and Harold, you are the BEST!!!



09/04/09; Tracy S.; Altamonte Springs, FL

Brad Calhoon has fantastic customer service skills and was always responsive immediately to my questions and concerns. I just bought my first home and he was there every step of the way to make sure I felt comfortable. Great guy! The only issue I had was that, since MLOA is located in Kansas City, sometimes answers to my questions regarding the Florida market were not known immediately. However, Brad was always willing to find the answers.

09/03/09; Edgar H.; Cooper City, FL

Mr. Roger Callahan, that name was brought up at my closing from my realtor and the title company with great reviews! They were so grateful at how Roger helped them keep the closing date and with all the information that they picked up from his interactions with them was amazing. I am well past that, Roger helped me from step one into buying the home that my kids and I fell in love with. From the 1st step until the last, Roger was always there with helpful information and advice. Thanks Roger once again, and yes, many people have asked for your contact for they were impressed!

09/03/09; Bryan B.; Streamwood, IL

Paige Motley was one of the nicest and most attentive people I have EVER had the pleasure to work with. She went above and beyond any expectations I had. Thank you for providing such GREAT customer service and turning a stressful situation into such a pleasurable experience.

09/03/09; Timothy S.; Kingwood, TX

I can't say enough good things about my experience working with Adam Lutjen at MLOA. He is incredible...great communication efforts, days, nights, weekends, anytime whether I needed him or not he was checking in. I will NEVER choose another lender nor a Loan Officer other than Adam for my next mortgage loan needs. I didn't get this good of service in an "in-person" mortgage loan experience. Thanks again and Adam would be one whom I hope I don't lose contact with. Many thanks, Tim.

09/03/09; Ken P.; High Springs, FL

Nicole Mapstone was great to work with; she went above and beyond providing the service to get our loan done. I would recommend to anyone!!

09/03/09; James T.; Round Lake Beach, IL

Paul Brown was very informative and helpful on this loan. He was very courteous and any questions we had, he was able to help us.

09/02/09; Malko O.; Des Plaines, IL

We were very pleased and satisfied with the quality, promptness and courtesy dealing with Jason Mickschl provided a great services by all means almost beyond our expectations, Will be more than happy to recommend him for any of our relatives and friends. Malko & Marina O.

09/02/09; Susan U.; Chicopee, MA

Brian Kirk was extremely personable and knowledgeable -- he was invested and truly interested in helping me with my mortgage and my first home!

08/31/09; Christopher M.; Wichita, KS

Collin Grote was an absolute hero to my wife and I in finding a home. His professionalism, promptness, and knowledge were far superior to all other lenders/agents I talked with. All Loan Officers should take a class on how to operate like Collin does, superb individual and will never be forgotten!

08/29/09; Scott L.; Joliet, IL

Casey Phillips was fantastic to work with and very responsive.

08/29/09; John S. Amesbury, MA

Paul Brown did a fantastic job under sometimes stressful conditions. Thanks again to him for all that he did in a very professional manner.

08/25/09; Emily P.; Coral Springs, FL

Kristi Nimmo was a pleasure to work with and very, very professional. As a first time homebuyer, I was very nervous, afraid and anxious at the same time just thinking about this process. Kristi was efficient and very knowledgeable with everything. She made me feel so comfortable right away. She took time to explain everything and answered all my questions. Even though I knew that I asked the same questions more than once, she always took time to explain the answer to me over again. At times, I did not get the answers I would like to hear, however, I knew she gave me honest answers. Kristi is the BEST...I will definitely recommend Mortgage Lenders of America to my friends.

08/24/09; William Z.; Spring, TX

Kelly Owens is the best. I am retired Army and I have worked with many people. I have never worked with anyone that was an efficient and on the ball as Kelly. When I sent an e-mail with a question, she would answer it within a minute. I often asked her if she was sitting by the computer just waiting for an e-mail. If I had a question, she always had an answer or would get the answer and reply to me. It was a great pleasure working with Kelly and she was able to take some of the stress out of the whole process. I would recommend her to anyone and my realtor took her information and will refer her as well. She is an A-ONE Employee. If I had soldiers like her, I could win Iraq easily!



08/24/09; Imelda D.; Fort Worth, TX

Casey Phillips did an outstanding job. He was very knowledgeable, courteous and always made it a point to make sure all my questions/concerns were addressed. Casey was wonderful and I can't express how instrumental he was in helping us get our new house.

08/23/09; Ernest F.; Montgomery AL

My loan officer, Kelly Owens, did everything right. She is the best.

08/23/09; David S.; Grimesland, NC

Nicole Mapstone was great to work with, she was very prompt in answering any questions we had and providing us with the documents we needed to complete our purchase in a quick and timely manner. Our realtor was even more impressed that she was able to complete this transaction so quickly. Nicole was so nice and friendly to work with.

08/22/09; Teresa D.; Fredericksburg, VA

Joe Lewis was the first to contact us, which was almost immediately. He advised and let us know what to expect every step of the way. He continually stayed in touch from the moment we decided to go with him right up to the day of closing and always returned our calls promptly. Although a lengthy process, we can say he never mis-led us and was always up to speed on where we were going next. We can't say "thank you" enough. We love the house and we love the service we received from Joe! We'd choose Mortgage Lenders of America again and especially Joe!

08/21/09; Gregory M.; Brevard, NC

I would like to send our gratitude to Daniel Sampson who was there every single moment. We are so relieved to have taken the financial burden lifted off our shoulders, giving a time to catch up. We are thankful that Daniel and Mortgage Lenders of America gave us the opportunity to accomplish this goal. I have already given referrals to other people.

08/21/09; Bruce D.; Powhatan, VA

Andrew Schwartzkopf was our loan officer and I was very impressed with the way he managed the whole refinance. He kept us up to date on rates and was very proactive. Of course, I wish the house had appraised for more, but that was outside his control. Over the entire process, I never felt I was being pressured or "sold" anything and he always had time to make "small talk" and made the process more personal. Sorry I couldn't give you all 10's, but my boss told me years ago that there was only one person who ever lived who deserved a 10 and that was Jesus Christ! Good job Andrew & thanks

08/20/09; James E.; Nevada, MO

Jason Mickschl was very kind, thoughtful and professional in the whole process, I would highly recommend him.

08/19/09; Bridget B.; Elk City, OK

I would definitely recommend Mortgage Lenders of America to anyone and everyone! Kim Lynch was my loan officer and I was very impressed!

08/17/09; Todd L.; Pompano Beach, FL

This was not an easy loan to close as a result of the buyer delaying closing more than 60 days. Kristi Nimmo was superb and went well above and beyond the call of duty to try and save my locked rate and help get the loan closed. Kristi was responsive, empathetic, concerned and a true friend throughout the entire process. She deserves an accommodation of some sort for the extra efforts she put into this quite abnormal closing. As a result of her excellent customer service and the personalized care, she showed throughout the entire process I have already recommended her to half a dozen people and will continue to do so in the future. I can't say enough nice things about Kristi and the efforts she put into this purchase, she was just great and deserves a raise!

08/10/09; Stephanie S.; Simpsonville, SC

Casey Phillips handled our load & he was wonderful to work with. He was very quick with returning calls & getting information for us. I was very pleased with how smoothly everything went. If I know anyone who needs a home loan I will definitely suggest they give Casey a call!

08/09/09; Karen F.; Telford, TN

Mr. Chuck Gavin was my loan officer...he was professional, and walked me through every step right up until the end. He exceeded my expectations in many areas!!! Your company overall needs to make a note that Tennessee only has one USDA office and things don't always get done in a timely manner. Also, because Tennessee does not have personal income tax they have heavy fees on deeds, etc. that were not anticipated.

08/09/09; Suzanne T.; New Braunfels, TX

Dave Anderson was a terrific help. Occasionally we would both be surprised by a requirement detail, but I know he was moving quickly to solve any of these. We worked together and I trusted him completely.

08/08/09; Brian T.; Fresno, CA

Joe Lewis went above and beyond to get me my first home. Specifically, Joe worked well past normal working hours when my first loan fell through. Ironically, my first lender was absolutely sure I couldn't get another loan anywhere else. As it turns out, they were dead wrong because I had Joe Lewis on my team.



08/06/09; Lauren T.; Minooka, IL

Casey Phillips went above and beyond helping us feel comfortable purchasing our first home. He was informative and understanding. We will recommend him to anyone we know purchasing a home. Thanks Casey!

08/06/09; David R.; Lawton, OK

Kevin Taylor was upfront and very professional. I would recommend your services anytime.

08/05/09; Stephen J.; Gainesville, GA

Mike Klema was great!!!!!! We were in a tough spot b/c the loan we wanted we could not get b/c of location. So, less than two weeks prior to close we had to switch loan types. I had a fee if we did not close within the two weeks and Mike made it happen. Thanks to Mike and everyone that made this happen, we got our dream home!!!!!!

08/05/09; James B.; Greenup, KY

This was the best financial experience I have ever had. Paige Motley went out of her way to assist us with the loan process. She was very friendly, very knowledgeable and very helpful. I would certainly recommend her to anyone who is seeking a loan. I couldn't be more satisfied.

08/05/09; Janis D.; Macon, GA

Kim Lynch is awesome! She always went above and beyond to answer my questions. Kim is always pleasant & easy to work with. Your company is VERY LUCKY to have her!!!! Thanks again, Kim!!!!

08/04/09; Anita L.; Webster, MA

Harold Nichols is a wonderful loan officer. I don't think anyone could have helped us through the loan process any better than him. Even though we had several problems with the properties we tried to purchase, he was always very helpful and supportive. We give Skip and A+++! Our attorney and real estate agent were impressed with Mortgage Lenders professionalism as well. Thank you so much for helping us into our new home.

08/03/09; Jennifer F.; Cedar Park, TX

Shawn Diebold did a great job for us. He went to bat for us several times and never let us down. It was great having someone so knowledgeable and competent in our corner for our first time home purchase.

08/03/09; John S.; Augusta, GA

John Zimmer was extremely helpful in all matters of the loan process. He also made you feel secure in going through MLOA. Pass on Thanks to John Zimmer from me. Any one I know that is looking, I will recommend they talk with John.

08/02/09; Richard C.; McAllen, TX

I wanted to drop a small note to acknowledge Chuck Gavin's efforts and customer service during my recent efforts towards buying a house. Though I did not end purchasing the house largely because of my idiocy, Chuck's efforts were tremendous. He is a true professional, and a credit to your organization. Dr. Richard C., McAllen, Texas

08/02/09; Phillip S.; Lebanon, CT

Kim Lynch was wonderful. She was positive, prompt and very professional. Kim is an asset to your company, and I would not hesitate to recommend her to friends and family.

08/02/09; Harvey G.; Miamisburg, OH

Russ Winton was very helpful in the entire loan process. He was able to answer all of my questions and ensured my questions were answered. I would recommend Mortgage Lenders of America to anyone hoping to refinance. Thanks again!!

08/02/09; James S.; Channahon, IL

Jason Mickschl did a great job and helped me out a lot.

08/02/09; Don W.; Somerville, AL

Chris Oldham is a great Loan officer to work with. I have already recommended him to friends that are looking to buy homes.

08/01/09; Lisa G.; Knoxville, TN

Rodger Callahan was amazing and the agent we had was Landis McMillen. They were like the ultimate tag team getting this through. We absolutely loved the overall experience along with the personnel aspect. Rodger Callahan is an amazing asset to MLOA.

07/31/09; Jerry D.; Pickerington, OH

Ryan Martinson is an absolute godsend. He answered our call with grace and diligence. Like I told him after closing, I hope to meet and shake his hand. You have a valuable resource in Ryan. Thanks for everything Jerry & Joan D

07/30/09; Clint T.; Seguin, TX

Shawn Diebold was great to work with. He explained many things to me in detail before I even decided to file a loan application with him. When other lenders just told me "no you can't do that," Shawn said let me check into this and see what we can do. He made it happen and we can't be happier. Thanks again Shawn!



07/30/09; Bryce H., Springtown, TX

Shawn Diebold is a great loan officer and person. I would recommend him to anyone trying to get a loan.

07/30/09; Stephen G.; Tyngsboro, MA

This is my first mortgage so I had a lot of questions. I would e-mail them to Harold Nichols and more times, than not would hear back within a few hours, with a phone call if that was easier. He was very clear and patient with me when I asked him the same questions multiple times, but did not shy away from the more difficult answers (the not good news ones).

07/30/09; Stephen N.; Indianapolis, IN

It was a pleasure working with Ryan Martinson. He notified me of documents he needed, had excellent reminders when I didn't deliver (did not nag, but politely reminded me at optimal intervals), and kept me apprised every step of the way. It was an excellent experience. The only downside to the "surprise" with his cost estimate was the county taxes that no one had any idea was so backlogged by the county.

07/29/09; Marco M.; Liberty Hall, TX

Mark Kahler did a fantastic job.

07/25/09; LeVell H.; Christiansburg, VA

I feel that Mike Klema did excellent job in processing my loan and helping me get through the process. I travel a lot for work and know that I am very hard to get a hold of but Mike always kept me up to date about what was going on and where we stood in the process.

07/24/09; Thomas W.; Melbourne, FL

Overall a good experience. The loan officer, Stephanie O'Farrell, was very helpful, kind, understanding, and knowledgeable. As a first time homebuyer, I had many questions, and your loan officer answered them with patience and clarity.

07/23/09; Michael G.; Papillion, NE

We have had previous experiences where we were told that every thing was fine and to stop payment and then the loan didn't go thru or we terminated the proceedings because the terms were more than what we were told. Mr. J Cooke was great and very helpful in getting us the required terms that we needed and the swiftness of the proceedings were unbelievable great!!!! We feel relief and satisfied with the great work that he had done. Thanks again Ann G.

07/22/09; Jordan R.; Alpharetta, GA

Chuck Gavin did an exceptional job. Given the out of state issues with the closing costs and the fact that the software template that MLOA was using had errors - I do not find him responsible for the issues we had at closing. I would recommend him highly to friends and family. He did everything he promised and when the closing was WAY off on Buyer Costs - he went to bat and got more Lender Credit to keep us from not being able to complete the deal. He deserves ALL of the credit for getting us into this house - our Realtor failed miserably in nearly all of her duties. Thanks Again, Jordan and Karen R.

07/19/09; Mercedes H.; Pearland, TX

Katy Groves is the best loan officer ever. She was personable, professional and held up her word. She made my process seamless!

07/17/09; Christy D.; Greenville, SC

Dave Anderson did a phenomenal job. I will recommend him to everyone I know.

07/15/09; Kathy H.; Nancy, KY

Paige Motley was fantastic through the entire loan experience. She was always very open and answered any questions I had. Paige always had a great attitude, and even when there were issues, she assured me that they could be worked out and they were. Paige Motley is such a wonderful asset to your company. I would highly recommend Paige and Mortgage Lenders of America to anyone looking for a home loan. I am so appreciative to Paige and all her hard work. I honestly feel if it weren't for her, I would not be in my "dream" home today. Thanks for your time.

07/13/09; Lalith G.; Weston, FL

Stephanie was very prompt, thorough and courteous in responding to my questions. She did a great job and my wife and I were very satisfied. Even the realtor commented on her professionalism and promptness.

07/03/09; Joseph M.; Maywood, IL

Paul Brown was great in providing the most accurate info and very timely responses. He's truly good at what he does. I would refer people to work with him in the future.

07/03/09; Jorge M.; Middleburg, FL

Nicole Mapstone was a great essential in our search for our first home. We had decided at one point to go with a local lender but became very disappointed with their work. We then contacted Nicole once again, and she was delighted to work with us again. We greatly appreciate her hard work and effort that brought us to purchasing our first home. Without her we would not be in the home of our dreams today, Thank You Nicole!

07/02/09; Samuel S.; Oklahoma City, OK



Disappointed in the first loan when it came back that we couldn't do it, but Dave Anderson did an excellent job making the second loan work out, better than many other people could have done!

07/01/09; Katrina P.; Oxford, OH

Mr. David Hammond was an excellent loan officer. This whole process was so easy for me - he was taking care of contacting all involved behind the scenes, and keeping me updated on where things stood. This was a very well orchestrated process, and I never lost a night's sleep over whether this would all go off without a catch. I cannot say enough good things about working with him, and I will be happy to recommend him to any of my friends and family.

07/01/09; Brad D.; Omaha, NE

I really do not think I could ask for a better loan officer. Josh Lowry was always positive and created a good working relationship. He was very informative and was always accessible. I will be suggesting him to anyone buying a home.

06/30/09; Keith G.; Ontario, CA

I would like to take this time to acknowledge and commend Konrad Liang for his help in securing our refinance. Without his persistence and knowledge, we could not have finished this in decent time and a great rate. Konrad was and is a professional through and through. He is easy to talk to and listened well to my concerns. I really appreciate Konrad and all his help.

Respectively,
Keith and Diane G.
Ontario, Ca

06/29/09; Billy W.; Gaffney, SC

Mr. James Cooke did an excellent job keeping me aware of what was going on throughout the entire process.

06/29/09; Donald H.; Locust Grove, VA

Mr. Mickschl, I think done a great job with what he had to work with. The whole procedure took longer than what I thought it would, but with the changes in politic I think I was lucky to end up with the deal I did. Thank You Mr. Jason Mickschl. Don H

06/28/09; James G.; Honea Path, SC

Matt Wildy was great to work with. All of my emails, & calls were answered quickly. Would recommend Matt to anyone that was purchasing or wanting to refinance.

06/28/09; Andrea B.; Birmingham, AL

I cannot find one bad thing to say about my experience; Josh was great to deal with and kept me informed and communicated with me much better than past lenders (who were LOCAL!) did. While it was not as smooth as I had hoped, (we had some external surprises) Josh helped me through the bumps and went out of his way to get things done... I am very well pleased.

06/28/09; Jennifer C.; Madison, AL

Kelly Owens did an exceptional job helping us achieve our goal of purchasing a new home. She was in constant contact with us to keep the process moving along in a timely manner. She did what she said she was going to do when she said she was going to do it; following up with us consistently and always in a timely manner. Basically, she was the most pleasant part of the entire process and we greatly appreciate her work ethic, integrity and concern for the well-being of the customer. It's rare to see such exceptional customer service these days. Thank you very much!

06/28/09; Mark P.; Fort Worth, TX

We were helped by Matt Steen. We were first time homebuyers and didnt really know alot about the process. Matt practically held our hand the entire way. He was great. My family and I really appreciate all the help and insight he provided us. Thanks again Matt...You were unbelievable....Markus

06/27/09; Andrew K.; Missouri City, TX

It takes a team to buy a house and I felt like I had an A+ team. Thanks for the great assistance to Chuck Gavin on this most important event.

06/27/09; Brent R.; Greeneville, TN

Harrison Buford provided us with excellent service. He made our refinancing a smooth and effortless experience. I will and have already recommended Harrison and Mortgage Lenders of America to others because of the excellent service he provided. Harrison Buford is top notch and I would be pleased to work with him in the future. Thank you for everything.

06/26/09; James T.; Odenton, MD

Expectations were exceeded! Kelly Owens was fantastic. She was very knowledgeable and responsive. She made the process seem uncomplicated.

06/24/09; Tim B.; Ruckersville, VA

Very easy process, and the loan officer offered help with all avenues of approach. He informed us to different types of products and figured out best product to meet our situation. I would recommend anyone that needs to refinance to use Mortgage Lenders of America. I must admit at first I was apprehensive at first at giving my info on the internet. You do not need to worry about being scammed on the Internet with this company. There



rating was one of the highest on Lending Tree web site. I believe i would do business with them again if the opportunity would arise again. Thank you.

06/22/09; Amanda H.; Fredericksburg, VA

Mike Klema was great, there were a few bumps along the way but he got us through them and got us in the home of our dreams! Thank you Mike!

06/19/09; Billy G.; Kent, OH

Kim Lynch did a wonderful job, she was a godsend. As first time homebuyers, we did not have any experience with the procedures and Kim was always there with the answers. She was on top of everything! She was on the phone giving us updates before we began wondering, "what is going on with...". You have a great asset in Kim; I really appreciate everything she did for us. She made what should have been a difficult and stressful endeavor, very pleasant and smooth. My wife and I will certainly be recommending Mortgage Lenders of America and Kim Lynch to people in the future. Thank you very much.

06/19/09; Mary R.; Douglasville, GA

I want you to know what a pleasure it was working with Jason Mickschl. From the first contact I had with him, he was professional, knowledgeable, and patient. He explained my options at every turn and when I asked for his advice, he gave me the pros and cons of whatever issue I was facing. If I emailed him with a question, it was only moments before I had an answer, if I called, he either answered or called right back. I honestly don't think I would have completed this refinancing loan without his guidance and support. Jason is truly a great asset to your company!

06/17/09; Peter L.; Virginia Beach, VA

I was thoroughly satisfied with my experience working with MLA. In particular, I was very pleased with the experience of working with Mr. Beau Charbonneau. I found him to be very professional and pleasant to work with. I'd love to play a round of golf with the guy! Beau explained all the specifics of the loan application and underwriting process in easy-to-understand terms. Beau returned all messages in a timely manner. This was rare because Beau answered the phone practically every time I called. He made his cell phone available and was always willing to take my calls at home - or wherever he was! My case had some special circumstances and I believe that it was because of Beau Charbonneau's expertise and deft handling that I was able to get to closing. Beau said that following submission of the signed contract he could get things ready to close within two weeks - much to my real estate agents amazement, he came through! Thanks Beau. I'll be back! Also I was very impressed with level of technological advancement that MLA demonstrated in getting things processed, especially getting documents signed. Respectfully Submitted, Peter J. L.

06/17/09; Tshem L.; Homewood, IL

Chuck went above and beyond the call of duty, often times giving me more insight and information, than both my realtor and attorney were able to provide. He definitely knows his stuff, gets back to you right away, and was indispensable to me throughout the process--thanks Chuck. I definitely will utilize his services and call on MLOA again, on my next house.

06/17/09; Mike T.; Pearland, TX

We were thrown a number of loops in this process but through it all we felt that our loan officer, Jennifer Zuck, had our backs. She was patient, professional, and a joy to work with. At times, we felt like she was the only one on our side. She is the main reason, other than our faith, that we didn't "lose it" during this ordeal.

06/17/09; Shon S.; Waynesboro, VA

I was very satisfied with the process and very impressed with the patience and professionalism of Chuck Gavin, my loan officer.

06/14/09; Stephanie H.; Tampa, FL

Our Loan Officer, Kristi Nimmo, was kind, considerate and generous with her knowledge, as we were first timers. Although I know we were not her only clients, she went out of her way to make us feel as such.

06/13/09; Frank T.; Genoa, IL

I was very wary since this was all online, not like the traditional way. But Joe handled it and did not hit me with surprises like has happened with 'traditional' mortgage people. I would use you again.

06/13/09; Raymond B.; Poquoson, VA

My family And I are truly grateful for David Snower and MLOA for all of the hard work and dedication they put into getting this refinance done for us. Thanks again Dave, Raymond B.

06/10/09; Jody B.; Longview TX

Nicole Mapstone did an awesome job for me and my family, and we cannot tell her thanks enough.

06/04/09; Lynda K.; Maineville, OH

Paul Brown was professional and friendly. A great experience. Thank you!

06/04/09; Robert G.; Meriden, CT

Harold exceeded our expectations! He was polite, courteous, knowledgeable, enthusiastic, and provided us with excellent customer service. You can be sure that we will recommend Harold and Mortgage Lenders of America to family and friends. Thank you very, very much! Laura and Robert G.



06/04/09; Edward G.; Big Spring, TX

Kim was awesome. I called her with questions probably one hundred times and she always answered my questions and seemed as excited about my home purchase as much as I was. Kim seems to know her job very well. GIVE HER A RAISE. I have recommended Kim to two other future homebuyers.

06/04/09; David S.; South Easton, MA

Harold did a wonderful job working with a first time homebuyer. He kept in contact and was good at communicating what was done and what needed to be done. I would recommend Harold to my friends

06/03/09; Joan K.; Canton, CT

Initially I didn't know what to expect with the online process. My loan officer Jared Green did a professional job in every aspect during the process. His understanding of the process kept me from pursuing other avenues.

06/01/09; Sarah C.; Reynoldsburg, OH

I had a great experience refinancing with Konrad Liang. From the start, I was impressed by his professionalism and his ability to provide detailed information about the offer and the loan process. He truly cares about his customers. He kept me informed and always did what he said he would do. I highly recommend Konrad Liang and Mortgage Lenders of America.

06/01/09; Stephanie D.; Dayton, TX

There isn't near enough room to express my gratitude and appreciation for Casey Phillips! He soared so far above my expectations. I never had to worry about anything during this entire process. He always kept me informed on what was going on and he always made me feel like I was the only person that he was responsible for...even though I know that I wasn't. He was always very easy to get in contact with. I never had to wait for return phone calls (he usually always answered right then but a couple of times I left messages and he called me right back). His professionalism was phenomenal. I feel very blessed to have gone through this experience with him. He's not just my lender, he is now my friend. Thank you all so much for this amazing opportunity and extra special thanks to Casey Phillips. I couldn't have done this without him. Stephanie D.

05/31/09; Brandon P.; Pocola, OK

Chad Carson did a great job, thanks.

05/31/09; Guy P.; Glencoe, OK

Jason Mickschl was great to deal with Thank you I don't have any referrals at this time but if I hear of someone who is looking for financing, I will pass on your information to them. Thanks again .Was very pleased with overall process.

05/29/09; Steve H.; Garden City, KS

Roger was great. He was always ahead of the game and was so helpful and a real joy to talk to on the phone. He was like talking to an old friend, and very helpful. My realtor was very impressed with him also. Altogether, a great experience.

05/28/09; Jeffrey M.; Peoria, IL

Joe Lewis is an exceptional loan officer. I was never in the dark about any facts or figures. Thank you for your help.

05/28/09; Rebecca G.; Salem, OH

My loan officer Josh Moree was very helpful and communicated well, working with him was a pleasure. I felt the closing costs were insanely high, but understand they are what they are, painful. Feel I got a good rate. Loan was closed in a very short amount of time. Thank you

05/24/09; Naomi E.; Richmond, VA

Eric Campbell made the process very smooth and pleasant. I have heard nightmare stories from friends about the home buying process and kept waiting for it to happen to me. I am thrilled to say the process was not only painless, but Eric went above and beyond to make sure I was informed and comfortable every step of the way. I have already recommended his services to several friends.

05/23/09; Roger R.; Louisville, KY

This was the 8th home I have purchased since 1977 so I like to think I know a little about Real Estate, Mortgages and the like. This is the first time I went through Lending Tree to locate a lender and only did so after experiencing some bad customer service from two local lenders. I guess business was too good for them to return my calls. All that said, Roger Callahan did a fantastic job from start to finish. Even my Real Estate Broker was impressed with the promptness in returning calls and the professional way he conducted business. I plan to refer business to him every chance I get!!

05/22/09; Debra C.; East Hampton, CT

Harrison Buford made my refinance experience so easy! His attention to detail and customer service is excellent.

05/22/09; John H.; Pearland, TX

Donnie has been a pleasure to work with. His professionalism and attention to detail have made this a wonderful experience. Should we need a home loan in the future we will definitely be calling Donnie and Mortgage Lenders of America.



05/20/09; John H.; Fuquay Varina, NC

Roger Callahan did an outstanding job with our home loan. He has a new customer for life. I will use Mortgage Lenders of America and Roger Callahan for all my future home purchases.

05/18/09; John I.; Centerville, OH

Chris Oldham provided absolutely outstanding service. He was exceptionally knowledgeable and ensured I had all the information required to make an informed decision. He handled himself in a very professional manner. I will recommend him strongly to friends and colleagues.

05/17/09; Carmia B.; Goldsboro, NC

Mr. Roger Callahan was our loan officer and he is wonderful. This was our first home purchase and he made it so smooth! He answered all my questions and really made us feel at ease with our decision to go with an "online and over-the-phone" lender versus one we could physically walk into. He was attentive and made it seem like he was only working with us even though I can imagine he had many other clients. I could not have dreamed of a better experience and we are truly thankful.

05/11/09; Luis V.; Eagle Pass, TX

Casey Phillips was just great overall, can't say enough about him and his professionalism and continued help, support, and availability. If I could have given him a rating of more than a 10, I would have! I would have a hard time believing anyone would do a better job than what Casey did. I will most definitely recommend him and MLOA to ALL my friends and family, and even people I don't know! He answered all questions that I had and went out of his way to help me get this loan done. He even answered some questions that were not related to the loan process itself, just great knowledge and very very helpful throughout the process. Even my real estate agent liked how he worked. My real estate agency liked him so much that they are trying to line up more clients for him to work on! This just shows what kind of work he did with my loan and what impression he gave to not only me, but to the real estate agency, that was helping me. Just overall, great job on his part, cannot think of a single negative thing that I could possibly say about him, great job! Very satisfied with his work!

05/11/09; Arlene A.; Worcester, MA

Stephanie did a great job! She made the process understandable; she always spoke with a smile and made me feel at ease. I'm so glad that she was my loan officer; no one else could have done a better job. Thank you Stephanie, You were God sent!

05/10/09; Luis V.; Waterbury, CT

Harold Nichols was very accurate with all the info i needed. I will strongly suggest him to others.

05/09/09; Pamela S.; Clinton, MD

Erik Lorfin was my loan officer. I cannot say enough good things about him and how he handled my loan from start to finish. I am extremely grateful for Erik's responsiveness, willingness to answer all questions and calm any fears I had through this whole process. I am now a homeowner, and I thank Erik for helping to make that a reality!!!! -- Pam S. Maryland

05/07/09; Trudy W.; Lynn Haven, FL

Dorisse was amazing and made it seem so much easier. She is just great!

05/07/09; Marjorie D.; Austin, TX

Chuck Gavin was unbelievable. He had the information and closed the loan in record time. Even the title company was amazed. I can't say enough good things about Chuck and his customer service!!!!!!!!

05/06/09; Rebecca A.; Riverview, FL

Kristi Nimmo was the best lender I could have ever asked for. My husband and I were first time homebuyers and she took the time to explain everything to me that I needed to know. She was cheerful every time I talked to her, and most importantly, always honest with me (whether good or bad news). I cannot thank her enough for everything she did! We are so happy to be in our first home. Thank you for helping us finance the home of our dreams!

05/06/09; Rebecca R.; Locust Grove, GA

We tried several loan companies about 2 years ago and were led in the wrong direction many times, so this time around, my husband and I were very skeptical but Beau Charbonneau was wonderful. He was honest throughout the process and did not give me any false hopes. I thank Mortgage Lenders of America and Beau Charbonneau from the bottom of my heart for making our dream of becoming a homeowner come true.

05/04/09; Hanh D.; Reston, VA

Kim Lynch was great to work with will certainly recommend her to others.

05/04/09; Don B.; Quaker Hill, CT

Konrad Liang was an Amazing guy!! He went above and beyond to get us this loan and we feel like we made a new friend! We would work with Konrad anytime. He was a gentleman, a professional and just worked so hard for us! Kudo's to him! He is a great guy!

05/03/09; Jennifer T.; Whitewright, TX

Casey Phillips did an excellent job in helping me go through the process of buying a home with ease. He is definitely an asset to your company. He possesses great people skills and he always returned my emails and phone calls in a timely manner! He deserves a RAISE! Thanks, Jennifer T.



05/02/09; Jeffrey S.; Tampa, FL

Very happy with Stephanie, low pressure and very accommodating. Realtor was happy with Stephanie as well & stated she really knew what she was doing.

05/02/09; Paul W.; Fort Scott, KS

Beau Charbonneau was a great help and fantastic to deal with in helping process and close the loan for our new house.

05/01/09; Michael W.; Liberty Township, OH

Konrad Liang was great to work with.

05/01/09; Christina H.; Valdese, NC

Eric was wonderful. He was always on top of the things we needed and would respond to our questions within an hour if not sooner. Thanks ...Matt & Tina H.

04/30/09; Peter K.; Crowley, TX

Casey Philips is the best! We I spoke to one other lender who tried to force us into sending all of our information with out finding out first what we are looking for. I am very glad I returned Casey's call. Not only did he work to get me a great deal he was very patient with me with answering what seems like a ton of questions with direct and non B.S answers. He made buying our first houses almost stress free and we were able to close early in spite the builder insisting we need to extend the contract! This gentleman is an asset to your organization and I would not hesitate recommending my closest friends and family to him. Thanks again Casey!

04/30/09; Glenn T.; Wake Forest, NC

Dave Snower made everything so clear and easy.

04/29/09; Jaclyn D.; Madison, TN

Beau Charbonneau is wonderful. Every time I called he answered the phone or was quick to return my calls if I got his voice mail. He worked with me to calm my fears and made a stressful situation bearable. Give him a raise!

04/28/09; George C.; Cartersville, GA

Chris Oldham did a great job. I've already referred others to him.

04/25/09; Arbie R.; Deltona, FL

Roger Callahan was great through the entire process.

04/21/09; Cecelia D.; Sylacauga, AL

Konrad did an excellent job during the entire process of re-financing our home. He was so very polite and kept us informed during the whole process. He is definately a great asset to your organization. Anytime I hear anyone talking about financing or re-financing, I tell them about Konrad and Mortgage Lenders of America, and will continue to do so.

04/19/09; Jennifer W.; Indianapolis, IN

Paige was great. She was very prompt in responding to me, and answering any questions I had. This was my first home, and I had quite a few questions. Her customer service was top notch.

04/16/09; Lynne A.; Forest, VA

Josh Moree's handling of our refinancing went beyond expectations - not only in the professional manner but on the personal and emotional basis dealing with our questions, wants and even frustrations of time constraints with regard to Kevin's review and acceptance of all figures and programs! His responsiveness to all matters was excellent and caring at the same time! We would definitely recommend Mortgage Lenders to others but even more so direct handling by Josh and his behind the scenes processors! On a side note too - the notary handling the closing in this area (Joyce) was excellent - meeting time restraints (it was a crazy week for Kevin) and taking the time to explain and process all associated paperwork. On a second side note, I have also given your/Josh's name to our realtor here (Lynne C.) for referral from her end should any inquiries for mortgages come her way. Thanks for a great experience!

04/14/09; Sheila C.; Allen, TX

My name is Shelia C. and I'm almost positive you have never heard of me... and I of you. We do have one thing in common and her name is Paige Motley. I had the fortune to work with Ms Motley beginning March 6, 2009 and closing on a home on March 26, 2009, with her assistance. I reside in Texas worlds away from Kansas all the stars were aligned the day I was introduced to Paige. I was so disappointed in working with loan officers in Texas and they not following up with me. My daughter said 'why don't you try Lending Tree" I did just that and now know how poor customer service has really become. I called Paige and from the minute I spoke with her she told me what she could do and get this..... she did it. She followed up with me everyday and was quick to e-mail me with additional information that was needed. From start to finish this process took less than 3 weeks, unheard of as I was told by my fellow Texans. Everything may be bigger in Texas but surely not better as Paige can attest. I am so pleased with Paige that words can't express it. I was treated as though my little money matters to a big company like Mortgage Lenders of America. My realtor James De la Garza was so impressed with her that he insisted I provide him with her business cards so that he can now refer to her instead of the company he gave me to contact for a mortgage. If Paige were to move to Texas, she would be a millionaire in no time flat due to the



volume of homes and relatively unaffected housing market. I appreciate you taking the time to listen to me and I have never written about anyone providing service because at the end of the day people are really just doing their jobs. Paige went over and beyond what she was suppose to do and that is why she got the deal and the others didn't.

Shelia C.

04/14/09; Michael G.; Jacksonville, NC

Dorisse Gleason was great! She was very helpful in every way. She returned all of my calls in a timely fashion, she answered all of my questions and was always offering to help explain anything that we did not understand. She made the experience better than we thought it would or could be!!

04/12/09; Luis L.; Chattanooga, TN

Beau was absolutely wonderful. We had a complicated situation and he worked with us the entire way to make sure everything was not just patched up but corrected. Other banks just wrote us off, but he saw a way to fix things. He was perfect!

04/08/09; James C.; Reynoldsburg, OH

DORISSE GLEASON NEEDS SOME TYPE OF AWARD/REWARD FOR THE VERY OUTSTANDING AND PROFESSIONAL WAY IN WHICH SHE HANDLED ALL OF THE ASPECTS OF THE LOAN/CLOSING. I HAVE DEALT WITH VARIOUS FINANCIAL INSTITUTIONS IN THE PAST AND I CAN HONESTLY SAY THAT THIS HAS BEEN THE BEST. WAY TO GO DORISSE! SHE MAKES ALL VETS PROUD AND FEEL AS IF WE ARE OF VALUE!!

04/06/09; Debbie C.; Bristol, CT

I want to thank MLOA and specifically my loan officer, Harrison Buford, for doing such a wonderful job. I wanted to refinance my home and my mortgage company told me there was nothing they could do. I came to MLOA and Harrison worked with me to find a solution that would meet my financial needs. And he got me a great rate too! I have already recommended Harrison to my co-workers and will continue to refer my contacts to Harrison and MLOA.

Thanks again.

04/03/09; Joe B.; Fredericksburg, VA

Ms. Paige's performance was exceptional and most importantly, she was always there to provide quality support, and kept us inform of our loan status every step of the process, a job well done.

04/03/09; Philip B.; Kingston Springs, TN

Jason Mickschl did an excellent job keeping me up to date with the loan process especially with all the changing in the financial market due to the economy.

04/03/09; Rhonda T.; Houston, TX

Eric Campbell did an outstanding job keeping me informed through the entire process. He also made it a seamless experience for me, answered all my questions, and seems to be a man of integrity. I would highly refer him to family and friends and will contact him directly when an opportunity presents itself and I am in the market for another loan. Thank you.

04/03/09; Richard C.; Hoschton, GA

Paige Motley was great and a true professional.

04/02/09; Jimmy V.; Arlington, TX

Kim Lynch far exceeded my expectations.

04/02/09; Michael M.; Kennesaw, GA

Erik Lorfing was a great contact. Keep up the good work.

04/02/09; Kenneth C.; Glen Allen, VA

I actually have already recommended Mortgage Lenders of America to family and friends - there was absolutely no part of the process that did not meet or exceed my expectations. My contact, Chuck Gavin, did a phenomenal job of keeping the process clear, on schedule, and moving to my satisfaction. Despite the distance (moving from NY to buy a property in VA) and amount of work required (first-time homebuyer purchasing a foreclosed property), Chuck ensured that I had top-notch service and a great deal to boot. I was definitely surprised at the level of service from a company so far away, and I could not be happier with my decision to go with Mortgage Lenders of America.

04/01/09; Angela M.; Douglasville, GA

I really enjoyed working with Beau Charbonneau. He was very courteous, prompt and knowledgeable. I would recommend Mortgage Lenders of America

03/30/09; James H.; Southbury, CT

I would like to personally thank Joe Lewis for making this a very pain free experience. Joe was very attentive from the beginning to our needs and he addressed all our concerns and questions in a timely manner. Even when I as at the point of stopping the whole process because I could not understand the underwriter's constant need for new information at every juncture in this process, Joe helped me understand and worked with me through the underwriters need for minutia. Thank you Joe.



03/28/09; Mike M.; Kennesaw, GA

Closing went as planned. Thanks again for your assistance in helping finance the house purchase. I will definitely recommend MLOA for any future potential clients and have your information on record. It was a very easy process working with your company and an outstanding gesture to stay true to your company's word on what to bring to closing, despite unexpected costs. Erik Lorring, you are an outstanding representative to MLOA and the dedication to answering all customer questions and concerns surpasses personal expectations. Thanks again for the great service.

Sincerely,
Mike M.
Kennesaw, GA

03/26/09; Barbara L.; Blythewood, SC

My Mortgage Consultant, Konrad Liang was terrific! I have and will continue recommend other people to him for their housing loan needs. Konrad was exceptional to work with. He kept his word, he kept me informed every step of the way. Konrad was efficient and professional. A pleasure to work with.

03/12/09; Frederick D.; Charlotte, NC

Although we did not meet Jason Mickschl one on one but he gave us the feeling we were setting in his office. Jason is an outstanding Loan Officer.

03/09/09; Selena R.; Conyers, GA

We loved working with Katy Groves! She was so helpful and very quick to communicate with us. She really made the experience comfortable for us. If we get a chance to recommend your services, we will be sure to tell others to ask for Katy! Thanks so much!

03/09/09; Homer W.; Lithonia, GA

Konrad Liang was outstanding during this process. He called as I was getting ready to sign with Cornerstone Mortgage, and informed me that his company could probably get me a lower rate. Normally I would have thank him and continued with Cornerstone, but the way he represented himself (no pressure, calm smooth voice and knowledge of the industry) made me want to listen to him. I listened and was very impressed. During the process he kept we up to date on every step and true to his word, he saved me a large amount of money. Thank you.

03/09/09; Janna H.; Sims, NC

We do not have one complaint! The refinancing was great! I would do it all over again with you guys and Dave Snower. Thanks so much for all of your help!

03/08/09; Edward B.; Carthage, NC

The local did not think the loan could be done in a timely matter. Stephanie proved them wrong.

03/06/09; Jill W.; Warner Robins, GA

Josh Moree was our loan officer and did a terrific job. The experience was much easier than I anticipated and he was reassuring and helpful all along the way. Great job. We will recommend you to friends and family. Thank you.

03/06/09; Joshua H.; Waynesboro, VA

My loan officer, Paige Motley, made this an extremely pleasant and easy experience.

03/04/09; Raymond M.; Fort Oglethorpe, GA

Eric was wonderful. Eric was persistent at keeping contact with us from the time we began searching. He never came across as being pushy just wanted to touch bases. Once we found a home, we didn't hesitate who we wanted to do business with.

03/04/09; Chee H.; Oologah, OK

My experience with Mortgage Lenders of America was beyond exceptional.

03/03/09; Alan S.; Petersburg, VA

My loan officer, Casey Phillips, kept in touch with me the entire way. He let know how things were going and went out of his way to help in any way that he could. I would recommend this company to friends and family and if I decide to sell and buy or build a house later I will be contacting you all. Thank you very much and have a great day!!!!

03/01/09; Darren L.; Udall, KS

I THINK THAT KATY GROVES DID ABOVE AND BEYOND WITH WHAT I HAD GOING ON AND I THINK THAT SHE IS THE GREATEST.

03/01/09; Tammy S.; Buffalo, TX

Eric Campbell was there every step of the way with me. He was always on top of what was going on and would always answer my questions no matter what! If I ever purchase another home, I would want Eric to be the one to help!!

03/01/09; Roy W.; Augusta, GA



My loan officer, Jason Mickschl, did everything in his power to make sure that we closed in a timely manner, without his help we would have never closed on time.

03/01/09; Rebecca R.; Gardner, KS

Beau Charbonneau did an excellent job in assisting us and keeping us informed.

02/28/09; Brent F.; Social Circle, GA

Casey Phillips did an outstanding job keeping Andria and I informed of the whole process from beginning to end. Casey Phillips is an asset to Mortgage Lenders of America.

02/28/09; Jean B.; Kingsville, TX

Speaking for myself, my wife, our realtor and the staff at the title company; Roger Callahan is the most knowledgeable and competent lender we have ever dealt with. We knew each and every step of the way where we stood without having to ask. We would call to update the realtor, but Roger had already done that too. He is a very personable guy that knows his programs and how to make each customer feel important regardless of loan size, not only would I recommend him, but already have, as has our realtor. All around we are very pleased to have met (over the phone) Roger, and feel like he had a great part in our new home. Thank you to him and to who ever pays him.

02/28/09; Ashley S.; Leland, NC

Before finding Casey Phillips, we had a couple bad experiences w/ other mortgage companies. We were feeling a little discouraged w/ the process prior to working w/ MLOA, but Casey really turned it around and made it a wonderful experience for us. He was always available when we needed him and he got things done extremely quickly. Being that we were first time homebuyers, we did not know too much about the system and Casey was great at explaining every step of the way and answering the MANY questions we threw at him. We will definitely be recommending him to all of our friends and family!

02/27/09; Olga S.; Virginia Beach, VA

Jason Mickschl was absolutely wonderful to work with. He always returned my calls and made me feel like part of the loop in this. I wasn't surprised when I sat down to close because I already knew what to expect.

02/26/09; Thomas S.; Iron Station, NC

Jason was wonderful to work with! He explained all details very well, was extremely responsive to e-mails and phone calls, and handled our loan very quickly. We are EXTREMELY PLEASED! I have already recommended Jason and MLOA to one of my friends at work and will continue to recommend you whenever I hear anyone talking about a new loan and/or refinancing. Why would anyone want to go sit and wait in a stuffy old bank when you can do it all from the comfort of your own home in your pajamas if you want to? THANK YOU JASON and MLOA. We are HAPPY CUSTOMERS!!

02/25/09; Heyward S.; Oakboro, NC

We were very wary about going with a lender we found on Leading Tree because of past experiences. We were pleasantly surprised to find out how easy this process was. Our closing cost and monthly payments were exactly what Stephanie O' Farrell said they would be and we couldn't have asked for a better loan officer!! She called and emailed us back minutes after we sent the emails and left messages! We would recommend Mortgage Lenders of America to everyone!! Thanks!!!

02/23/09; Amber H.; O'Fallon, MO

Paige Motley was wonderful!!! Even my Realtor made a comment about how great she was. Thank you.

02/23/09; Melvin B.; Glen Allen, VA

Chris Oldham did a fantastic job in getting quick answers to our questions and always was eager to assistance anyway he could. He is an asset to your company.

02/23/09; Jorge G.; Broken Arrow, OK

Paige Motley did a great job. Things went smooth and with no surprises. We are glad to have worked with Mortgage Lenders of America and especially with Paige. She is a great person to deal with.

02/22/09; Larry K.; Myrtle Beach, SC

Joe Lewis is an excellent loan officer. When we initially contacted MLOA, we did not know we could qualify for a VA loan. Joe convinced us that we were more than qualified, and we also got an excellent mortgage rate.

02/21/09 Brenden & Gay K.; Sunset Beach, NC

Jason Mickschl was by far the best I ever have dealt with. You have a most capable, experienced and caring employee and he should be commended.

02/18/09; Douglas S.; Virginia Beach, VA

Brian Arnoldy did a very good job getting this loan closed in a timely manner.

02/18/09; Terry H.; Maryville, MO

Nicole Mapstone was very helpful during the loan process.

02/13/09; Bryan S.; Fairmount, GA

To Whom It May Concern, just wanted to let you know that Casey Phillips could not have been any more helpful than he was! It was as he was a part of the family, always asking about how my wife, my daughter, my



unborn daughter and me that fortunately we gave birth to on Feb. 10th @ 8:27pm. We were able to bring her home to our new and first home ever that we had bought! Thank you so much and I will be referring as many people as possible to Casey Phillips as well as your company as possible! Thank You So Much, Bryan and Heather S. P.S. Mr. Phillips deserves a nice raise!

02/12/09; William B.; Quinlan, TX

My loan officer, Mike Klema was great to work with. He always responded quickly to any questions that I had, he went out of his way to make sure I understood everything that was going on during the entire process, and he took the initiative to make sure that I was informed every step of the process. I have been very impressed with Mortgage Lenders of America and would have no problem recommending MLA to anyone!

02/07/09; Julia P.; Pinson, AL

My loan officer, Daniel Sampson, was very knowledgeable. I developed trust in him right from the start. I loved the fact that he handled everything with only a minimal amount of effort on my part. Though I felt I received a good deal, my new mortgage payment ended up to be more than I was expecting. What made it good to me was that I received a fixed rate and an assumable mortgage. My overall experience was less than perfect because I was uncomfortable turning over an original Power of Attorney to a total stranger with no tracking document to keep up with the Power of Attorney, and it seems to be taking an extended period of time to receive it back. I am very concerned that I will need the document, and it is no longer an option to get my husband to sign another original, as he is presently in a Veterans Hospice unit. My loan officer is definitely an asset for Mortgage Lenders of America and I do plan to contact him again to assist with streamlining my loan at a future date. Lastly, I actually referred my friends before my own closing was completed.

02/03/09; Jeffrey S.; Plattsmouth, NE

Brian did an excellent job. He went above and beyond when the appraisal fell short by allowing me to submit a market analysis. I am looking at another property to purchase and will most definitely be calling Brian again. Sincerely, Jeffrey K. S., United States Navy (Retired).

02/02/09; Johnny C.; Cutler Bay, FL

Our loan officer, Roger Callahan, pretty much guided us throughout the whole process. We really appreciated his guidance and communication. Always pleasant to speak with and excellent customer service skills. We will definitely use him in the near future and refer him to anyone who has the same needs. Johnny C.

02/02/09; William W.; Brunswick, GA

Chris Oldham was on top of everything from start to finish with our loan process. You have a great employee with him.

02/02/09; Jesse C.; Gainesville, FL

Nancy is amazing- this is the second loan I have closed with her and she was just as great as I remembered. She makes a trying experience enjoyable and easy. Thank you.

02/01/09; Thomas L.; Gainesville, VA

Absolutely superior service - Dawna and I have bought and sold many homes over the years, but the experience we had with Mortgage Lenders of America exceeded our expectations. Superior, dedicated service is what I will remember about our experience with MLOA. Great Job Brian. We appreciate all the assistance you provided. Keep up the SUPERIOR work.

02/01/09; Karen S.; Donalsonville, GA

I just want to say that if was not for Casey Phillips I would not be where I am today. He is my angel. He worked so hard, and stayed in touch with me every step of the way. I would have given up seven months ago if it weren't for him. Now I have a home of my own, that my two kids and me will cherish forever. Thank you all so much!!! Karen S.

02/01/09; Hal & Sherry W.; Brunswick, GA

Chris Oldham,

All through the process from step one you were right on top of things and getting them done. Everyone in the entire process from the Realtors to the Attorney kept remarking that they have never seen anyone do things so fast. I second that!

My wife and I cannot thank you enough for being so professional and helpful in helping us get the home here. And don't be modest - pass this along to your supervisor (or give me his email) so he/she knows what a great employee they have!

Thanks again for everything you did,
Hal & Sherry W

02/01/09; Shannon K.; Galena, OH

Paige Motley was my loan officer and she was absolutely fantastic! She was friendly, helpful, personable, and available. This was my first home purchase and Paige really helped me through it.

01/31/09; Jennifer H.; Suwanee, GA

Kim Lynch was so great during the entire process. She was helpful, informed me in a timely manner and made the entire process as smooth as could be. I have never been so happy with a purchase or refinance! I've referred Kim's name and contact information to at least five friends/associates. I certainly would not do that if I were not happy with the service I received. Thanks Kim!



01/29/09; Daniel R.; Hollywood, FL

Stephanie O'Farrell was awesome. She kept me from panicking and made the whole nerve wracking process not too bad. We went from accepted offer on Jan 5th to loan closed on Jan 26th. A total of 21 days (not working days). How amazing is that?

01/28/09; Kristal C.; Grovetown, GA

The help I received by far surpassed what I expected and I felt more at ease from the beginning working with Erik Lorfin than I did with any of the other loan officers that contacted me from other corporations. I really appreciate all the help and guidance I received.

01/27/09; Clark P.; Williamsburg, VA

I can only tell you this that Mark Ibenthal handled every single thing for me in a very professional and honest way. He was always there if I had questions and I had a lot of them - in this day and age I rarely deal with people that know what they're doing and treat me honestly and fairly. Mark is a good man, and along with doing business together, I believe we also became friends and because of him, I would recommend your company to anyone I know, or run into that would need your services. I am very pleased with the results of my new loan and the process Mark and I went through together to get those results.

Thank you--Clark Pike (Cap). May GOD bless your organization and all who work there.

P.S. I don't know anyone at the moment that is looking for these kind of services but I guarantee you that I will keep my ears open and if I learn of someone in this situation I will let them know and I will let you know. I have Mark's email address and phone number--Thanks again--Cap

01/25/09; Robert B.; Trinity, NC

Stephanie O'Farrell was an outstanding Loan Officer! Her expertise helped guide me through the refinancing process, making this the absolute BEST mortgage service I've ever experienced. Thank you!! Bob B.

01/24/09; Daniel G.; Laredo, TX

My Loan Officer Mike Klema was a good person to work with. I would highly recommend him to anyone. Thanks Mike.

01/24/09; Robert Z.; Beaumont, CA

Chris Oldham was a Dynamic and Informative individual that walked us through the process of the VA and home buying process. Kudos to his entire team for getting the job well done. At the End, the process took a little longer than expected- I think that was the Underwriter. Overall, I would highly recommend MLOA to my family and Friends. Thank You for making our Dreams Come True!!! Robert and Vickianne Z.

01/21/09; Robert J.; Haymarket, VA

Look forward to doing Business with Eric Campbell in the near future. He did a great job.

01/21/09; Kenneth B.; Moore, OK

I feel that Jason Mickschl did a great job for us very friendly and helpful above and beyond expected.

01/18/09; Wayne K.; Grantville, GA

Roger Callahan was great. My next loan will be with mloa just because of Roger.

01/18/09; Michael T.; Surfside Beach, SC

Brian Kirk was great to work with. He kept me informed at all times.

01/18/09; Rebecca M.; Taylorsville, GA

Mike Klema was excellent. There were problems with getting all of the paperwork done, but he stayed on top of everything and kept me updated.

01/17/09; Tiffany W.; Columbia, SC

Roger Callahan was very informative and helpful every step of the way. He helped us to get the best deal possible and informed us of things to look out for. Roger Callahan went above and beyond our expectations of a lender; he became a confidant and friend. We couldn't have gone through this process without him. We feel very fortunate!

01/15/09; Arnetta C.; Tampa, FL

Stephanie was excellent, I knew what terms I wanted when I contacted her and did not discuss loan options, which is why I did not answer numbers one and two above. I was disappointed in the APR on the 5 percent loan. When I agreed to lock in the loan, I failed to ask about the APR. Five point seven percent seems a bit high on a 5 percent loan and I was surprised to learn of it at closing. I did talk to Steph after closing and she was very gracious. Again, Steph was the best, she did a great job managing the process and dealing with my questions, challenges and anxiety. She explained the GFE and I learned a lot from her. She was patient, professional and kind. I felt like I've known her for years. I started calling her Steph, which is a reflection of the good relationship we had.

01/14/09; Gregory J.; Jacksonville, FL

Roger Callahan gave the best customer service I ever had.



01/14/09; Amber C.; Park Hills, MO

Harrison Buford did a wonderful job. We run into a few barriers along the way and Harrison was right there to help us through them.

01/12/09; Bruce H.; Greensboro, NC

Jason Mickschl did a great job with our mortgage.

01/04/09; Lorie V.; Cuero, TX

Kristi Nimmo was wonderful to work with, very professional and courteous. She is a genuine person who shows compassion for her clients while staying true to the task. The whole experience was wonderful. I am happy to have dealt with MLOA though we had many choices. Kristi worked with us patiently for about two years, learned our market area with the understanding I am analytical by nature; she gave me the information needed.

01/04/09; Tiffany K.; Buford, GA

Dorisse Gleason was INCREDIBLE!!! She worked diligently on my loan and made me feel like I was her only client and top priority. She went completely above and beyond any expectations that I had and I would love to work with her again. She made the process so easy and kept this first time homeowner at ease.

01/03/09; Daphnie R.; Cleveland, GA

I love working with Lisa, she was exceptionally great! We could not have asked for a better experience. Never has anything been this easy. I would absolutely recommend her to anyone else.

01/01/09; John N.; Atlanta, GA

Erik Lorfing is the best!!! Thanks Erik

12/31/08; Wesley F.; Wartburg, TN

Jason Mickschl was always courteous and professional in our phone conversations and electronic correspondence. I would recommend him to anyone and have already given his name and phone number to one other prospective customer.

12/31/08; Charles W.; North Augusta, SC

Linda and I are very pleased with our loan experience with MLOA. Before I contacted Brian Arnoldy, I had received several offers from other lenders with Lending Tree. I was finding it hard to get straight answers. One lender kept saying they would get me a good faith estimate, but I never received it. We were very interested in knowing the cost. Brian explained everything and made making a decision very easy. I could tell from the start that our loan officer was professional and knew what loan best suited our needs. I was impressed with how responsive Brian Arnoldy was when he returned calls and emails. He kept us informed of our loan status and process. Thanks, for a job well done! I would recommend MLOA without hesitation.

12/31/08; William W.; The Villages, FL

Nancy Dalton was great. And when Nancy was out sick, others jumped in to keep things going.

12/30/08; Jahnell M.; Rowland, NC

I am so pleased to have worked with Stephanie O'Farrell. She made this process a lot easier and was willing to answer all of questions (I had a lot because I am a 1st time buyer). Thanks a lot Stephanie!

12/29/08; Brian H.; Thornville, OH

I wanted to take a moment and let you know you have an outstanding employee, Brian Arnoldy. His dedication to Mortgage Lenders of America and clients has been exceptional. My wife and I have gone through the mortgage loan process twice before. Once for a purchase of an existing home and once for the construction loan we just refinanced with Brian. Both of those experiences had been horrible. So, the surprise we received when we started working with Brian was just amazing. He made the whole process enjoyable. Brian made sure he kept us informed of the status of our loan, he presented to us what needed to be done in a timely manner and he helped us remain calm. Brian's professionalism was great. He truly is on top of his game and knows his products well.

My wife and I felt it was important that you were made aware of the tremendous customer service we received. Far too much, people express their dissatisfaction versus their satisfaction. When we receive great customer service, my wife and I both feel that it is equally important to express our gratitude.

Thank you,
Michael & Cassie H.

12/26/08; Len B.; Cape Coral, FL

Casey Phillips was fantastic! Give that guy a raise! I'm sorry I do not have anyone to refer at this moment but, you can rest assured that I will refer you to anyone I know who is looking for a great loan experience.

12/25/08; Stacey S.; Oxford, NC



My loan officer, Stephanie O'Farrell did a great job. She returned all my calls and e-mails within minutes. Stephanie went over and beyond to make sure my closing happened. Chris Wise also did a great job. I would recommend Mortgage Lenders to anyone. Thank you for making my family's dream become a reality.

12/25/08; Sam B.; North Richland Hills, TX

I am very please with how prompt all my questions were answered. I was informed that the house buying process is stressful, but I believe Chuck did a great job with keeping us inform and giving us options as to how to solve any problems we encountered in this process. Great job Chuck!

12/23/08; Jerrilove C.; Hayden, AL

Erik Lorfing was my loan officer and he was fantastic in every aspect of my loan process. He was always available and never failed to return my calls or E-Mails promptly. Erik is an asset to your organization and represented MLOA with the utmost professionalism and knowledge. I will use your organization in the future. Several companies called for my business after I contacted Lending Tree. Because of Erik's initial conversation I pretty much ruled out all the other companies competing for my business. He was friendly, knowledgeable, honest and professional. Thanks so much Erik.....With warm regards....Jerrilove C

12/23/08; Wilton B.; Pittsboro, NC

Roger, my loan officer helped make this transition into my first VA home loan fantastic. The knowledge he had helped me gain some tremendous savings even after the closing. I had a three-week closing date from the time I initiated the loan pre-qualification and he stayed on everyone so we can meet that deadline of mine.

12/20/08; Gregory G.; Lyles, TN

Thanks for your help. Harold Nichols and Rachael Hudson were very professional and courteous and extremely helpful.

12/18/08; Joshua W.; McCordsville, IN

Joe Burnich helped me out a great deal. I am a first time homebuyer and he broke down all the different stages on what was going on. He made it very simple on my part for the things I had to do and I thank him for that!

12/14/08; Frank B.; Trafford, AL

It was truely an excellent experience working with Jon Majors. He was always available to answer questions and was a pleasure to work with. He is absolutely a credit to himself and Mortgage Lenders of America. I would recommend your company to anyone looking for this type of service. Thank you, Jon.

12/05/08; Sandra R.; Waverly Hall, GA

This was my first time buying a home. I feel Katy Groves took great care of me and directed me in the right directions.

12/03/08; Brian M.; Summerville, SC

It was a pleasure to work with Dorisse. From the very first conversation that we had, I could tell that she and I would get along great. From that conversation alone I could tell that she was genuine, honest, upfront, very knowledgeable, and best of all, she never once treated me as if I was taking up her time with all of my questions (and I had a lot of them). This is only my first home, but I shopped around for a mortgage, even in this economy where rates would change daily. I spoke with quite a few different lenders, and I even found a slightly better rate elsewhere, yet I stayed with Dorisse because of her personality and work ethic. If she is not already, I would recommend that others shadow her or make her a mentor of sorts. I will highly recommend her to family and friends in the future. A++

12/02/08; George C.; Charlotte, NC

Nicole Mapstone was a wonder to work with; she made complicated situations clear and easy. Even in difficult times, she was able to put a smile on my face.

11/27/08; Antonio A.; Hinesville, GA

MLOA, my sincere thanks to Erik Lorfing for working as hard as he did to get the job done. I would definitely recommend him to someone in the future. Antonio Arellano

11/27/08; Alfred H.; Bexley, OH

Our experience with Mortgage Lenders of America was incredible. Brian was awesome. We will recommend this company again. Thanks again

11/28/08; Jeffrey C.; Katy, TX

Jason Hicks and Rachael Hudson did an outstanding job with my loan. Everything was done with professionalism and expedience. All parties involved were completely 100% satisfied including the real estate agents, previous owners of the home as well as the Title Company that handled the closing. I would recommend everyone I know to Mortgage Lenders of America without hesitation.

11/28/08; Betty C.; Atmore, AL

Chuck Johnson was a great help in this process. In enjoyed talking to him. He made me feel as though I was his only client. Tell him to keep up the good work



11/23/08; Barry P.; Katy, TX

Dorisse Gleason was a pleasure to work with. Her hard work and dedication did not go unnoticed. At closing, the seller's agent said that she had never seen a VA loan close so quickly.

11/19/08; Sheila H.; North Myrtle Beach, SC

I have not closed a loan in over 25 years, and the first one I did without my husband's help. A totally new experience and in these economic times a changing one! Erik Lorfing held me together and we finally got through it. I do feel it was harder due to the fear in both lenders and buyers. But, underwriters do need to remember not everyone is a crook trying to take advantage. There are still many good mortgages out there that people are paying on and will do everything they can to keep their mortgages current during these poor economic times.

11/17/08; Kelvin B.; Loganville, TX

My loan officer, Jason Hicks, was excellent! He explained things well, with patience and great customer service. He was also very reliable, always very quick with responding back to questions. He provided some of the best service I've found in years.

11/17/08; Kathleen C.; Mineral Wells, TX

Eric is highly professional, extremely knowledgeable and provides excellent customer service. I know that the realtor and title company I worked with also were exceptionally impressed with him. Impressed enough the realtor referred a customer to him. He took the time initially to find out what my needs were and then worked diligently from that point to meet all my expectations. He thoroughly explained situations I didn't understand and worked with my best interest in mind always. In this very turbulent economic time it's great to find someone who genuinely cares about customer service and ensures everyone has a positive experience. Thanks so much Eric for being a part of making my dream home become a reality!

11/16/08; Thomas B.; Atlanta, GA

Paige Motley was/is outstanding! I would recommend her to any friends I have in the market for a loan. She answered all of our questions in a timely manner that made the more tedious/difficult parts of this process much easier to deal with.

11/13/08; Jacqueline C.; Cordova, TN

Adam Lutjen was very informative and helpful in completing the purchase process. I would highly recommend him to anyone wanting to refi/purchase property. He never made any promises he couldn't keep and everything turned out as he said it would.

11/09/08; Robert G.; Kodak, TN

I would like to say...Daniel Sampson was not only professional he was so informative and kept us up to date through the entire process! I am going to recommend him to my friends and I will brag on Mortgage Lenders services and staff for a long time to come. THANK YOU DANIEL YOU HAVE MADE MY LIFE BETTER!!

11/07/08; Stacey Y.; Wichita Falls, TX

Brian Arnoldy did a great job for us. He answered all of our questions promptly, and took all of our fears out using an online lender. I would gladly do business with him again, and refer any friends looking for a loan.

11/06/08; Katie D.; Atlanta, GA

I was pleased with Nicole Mapstone's persistence in contacting us before our first home sold and the time came to purchase our second one. I told her to keep in touch with me and for about 4 months, she sent me follow-up emails every other week until we were ready. It was this dedication that caused me to go with her. She was able to match some deals that we found in another lender and was willing to work with us to get the best deal. Well done Nicole.

11/05/08; Jeff C.; Katy, TX

Jason Hicks was very expedient and did what I asked of him in a very timely manner. When I told him a few months back call me at the end of October beginning of November he did just that. He pays attention to detail extremely well and is very easy to work with. I'm sure you will find his services highly adequate for your needs.

10/31/08; Lloyd L.; Dallas, TX

Beau did a great job. I will definitely recommend his services to people I know looking for a home mortgage.

10/31/08; Cody J.; Dawson, GA

Jason Mickschl worked very hard to get me this loan. He did a very good job. My situation was not the easiest to deal with but he took it and handled it as well as it could be handled, he definitely earned his money! Thank you Mortgage Lenders of America and Thank you very much Jason! Cody J

10/28/08; Daren L.; Grand Prairie, TX



Paige Motley was a God send to have worked with. She was great! She was the first to respond to our initial application and stuck with us to the very end (closing). Paige was friendly, joyful, straight forward, and just over-all easy to work with. She made the entire ordeal a great one. Give her a raise!!! Thanks!

10/28/08; Mary S.; Roanoke, VA

Mr. Chuck Gavin was extremely helpful to me. He answered all my questions and concerns promptly and professionally. The whole experience was handle way above my expectations.

10/25/08; Claudette H.; Georgetown, SC

My loan officer's attentiveness and shared information that helped me move along his long and tedious process was the reason I chose Mortgage Lender. I initially started out with three loan companies; Beau was so helpful to me in every way, so I chose him. I feel like I know him, even though we haven't met.

10/22/08; Jonathan B.; Scottsboro, AL

Nicole Mapstone was great. This closing was way smother than the one we had with Country Wide a few years back. Both the lawyer and the real estate people were also impressed with the ease of the transaction before and at closing. I will recommend your company to family and friends.

10/22/08; Darienne B.; Acworth, GA

Chuck Johnson was always one-step ahead of me, and took care of everything with the utmost of accuracy and speed. We had some complications (not with Chuck) and he handled them very well, and with a lot more patience than I would have. I was very happy with the service that he provided me.

10/20/08; Leesa G.; Overland Park, KS

Jason Mickschl is a great asset to your company. He was so helpful, gave my husband and me a very hopeful outcome, and listened intently to our needs. Once I had entered my information, Jason was the first to reply and when I called him, he made me feel at ease instantly, not pushy or over demanding like some are. I told my husband that Mortgage Lenders is who we are going with and no other lenders have permission to get our credit score. My husband believed in him without having to speak to Jason himself. We are very pleased with the outcome of the loan and its process that I will forever be thankful and will recommend Jason Mickschl to any one in need of refinance or buying a home. I do understand also that our loan will probably get sold to another and hopefully you do us right in finding a great lender as yourself. Thanks again Jason for everything!
Sincerely, Leesa G.

10/13/08; Jason S.; Porter TX

Chuck Gavin is the man! If everyone took pride in their job like he does this world wouldn't be in shape it is in. Chuck really went out of his way to make sure my whole buying experience great. I would recommend you guys to anyone seeking a home loan. Thanks for a great experience and give Chuck a bonus. He really deserves it.

10/10/08; Youxin H.; Alexandria, VA

My loan officer, Brian Kirk, was simply superb. We encountered numerous problems, and Brian's professionalism made it possible for me to own the condo that I bought. I would recommend Brian to anyone that I know.

10/05/08; Michelle B.; Cleremont, FL

Stephanie worked very hard to get this loan approved, and she should be commended for her professionalism, responsiveness, and overall expertise. She is an asset to the company!

10/05/08; Daniel B.; Fort Worth, TX

Dorisse definately was the best we could have possibly hoped for. She was full of information and if she didn't have an answer she knew where or who to get it from. If and when we decide to purchase another home we will definitely ask for Dorisse Gleason. Thank you

10/04/08; Karen F.; Villa Rica, GA

Harrison Buford is a "lifesaver." I was dealing with North American Savings Bank prior to calling Harrison back. The Loan Officer with North American was rude, impatient, and harassing in his tone and manner. I returned Harrison's calls (he tried several times to contact me) and the experience was totally different. Harrison was the exact opposite. He understood my lack of knowledge in refinancing/mortgages and took the time to explain everything! He is a rock and a person with whom I felt very comfortable - not taken advantage of. I will recommend Mortgage Lenders of America (Harrison Buford) to all in need of refinancing or obtaining a first mortgage. I'm sleeping a little better now that the stress of finding a fixed mortgage with a financially solid, reputable, and customer friendly company is over. THANKS!! Karen Y. F.

10/03/08; Brian A.; El Paso, TX

I recently purchased a home with my Fiancee. We were very skeptic about going with a lender who we found online and who is out of town. After working with our loan officer, Chuck Gavin we were surprised and happy to have been placed in his hands. This was our first home and we knew nothing of the process, but Mr Gavin went above and beyond to assist us. He was in constant contact with us throughout, and even after, we closed. He was always open to questions and was VERY patient with us. I would highly recommend him as well as



Mortgage Lenders of America to any of my family or friends. I would also be more than happy to share my experience or be a reference for anyone thinking about utilizing MLOA's services. Thank you again Chuck!
Brian A. El Paso - TX

10/03/08; Sheila E.; Pearland, TX

Dorisse did an outstanding job competing with other lenders and earning my trust. Her knowledge, experience, and customer service surpassed other lenders. Throughout the process, she was one-step ahead of everything and everyone, and she proceeded to keep constant communication with me with every step. She was friendly, personable, and understanding, which elevated the stress of buying a home. I would highly recommend her to anyone I know looking to buy a home. Thank you!

10/03/08; David B.; Round Rock, TX

Teresa Murrell did an outstanding job in making this home purchase go off flawlessly with absolutely no surprises at the closing table.

10/02/08; Will L.; Jacksonville, FL

Jason Hicks made buying my house easier than buying my television, computer, or car. From my application on Lending Tree to my closing took about three weeks. He handled everything I needed, kept me posted, and got me a great deal.

10/02/08; William L.; Perkins, OK

Larry Thomas did an awesome job in every way and I could not have been happier with my overall experience working with him. Thank you very much Buck and Jessica L.

10/02/08; Diana W. (selling agent); Nashville, TN

Hi Chuck Gavin. Just wanted to tell you thank you for the good job on closing this loan. I like your style. I have never had a buyers mortgage person call me, when I represent the seller. It was very reassuring to know that you were working hard the loan and keeping on top of everything. Thanks for keeping me in the loop. Hope your business grows. If I get any new buyers I will remember you. Diana

10/01/08; Michael E.; Murfreesboro, TN

Jon Majors was our contact with Mortgage Lenders. It was a great experience dealing with Jon over the last few weeks. He was very informative on the process, explanation of charges and closing costs, if he could not provide an answer the moment a question was asked- he would find an answer and call back or email.

09/27/08; Daniel R.; Atlanta, GA

Kristi Nimmo did an excellent job. I would highly recommend MLOA and Kristi Nimmo to anyone looking for a mortgage. She went above and beyond her role by answering calls after hours to make sure I was happy and that I understood my options. Thank you, Kristi.

09/27/08; Edward G.; Ellenwood, GA

Roger Callahan is AWESOME! This was our first house and he made everything as easy and simple as he could. I would recommend you guys to everyone and hope they get Roger as their loan officer. Great job and thanks a million!

09/25/08; Jay & Amy A.; Wichita, KS

Casey was EXCELLENT! Daily contact and very prompt return of calls and e-mails.

09/25/08; Kevin D.; Murfreesboro, TN

I thought at first I was going to qualify for a 30 year fixed at 5.75%, but then when I replied the next day to start the process I was told that the rates had gone to 6% fixed on the 30 year, so I was a little upset that I missed the 5.75% from the e-mail that had be sent to me just the day before we spoke. I would just like to add that Jon Majors was great to speak and work with and I find him to be extremely professional and knowledgeable and I feel like I learned a ton from our numerous phone conversations and e-mails. I will certainly pass his name along to those I'm in contact with that may be considering a refinance, or purchase. -Kevin

09/24/08; James B.; Commerce, GA

AARON BERDING was absolutely amazing! It was great working with him and would highly recommend him to anyone in need of a loan officer. He went above a beyond his duties as a loan officer and helped us out a lot when our agent let us down and we really appreciate that. Thanks Aaron.

09/22/08; Ken L.; Austin, TX

Although this isn't usually the experience i've heard from most people, working with Jason Hicks, my lender, was actually the easiest part of the whole house buying experience. I felt more comfortable with the information i got from him more than anyone else, including my agent. I will definitely recommend him to others.

09/21/08; Michael J.; Loganville, GA

Roger Callahan was great. I would highly recommend Roger Callahan/Mortgage Lenders of America to friends/family. Roger and I talked about rates, the current market, and the closing process which I was very much satisfied with the information he provided me with. If the opportunity came along for me to refinance, Roger would be the first person I would call. I would like to thank you for having a person like Roger Callahan on your staff. My family was my main concern, along with limitations, and goal setting. Roger took that into consideration and helped in every which way he could and now we're satisfied customers. Thank You and please thank Roger



09/21/08; Darren S.; Edgerton, MO

Dorisse did a wonderful job. She went well above what she should have to help me. I did not use a real estate agent, so I did the paperwork myself and Dorisse helped me so much. She did so much more than her job required and the reason I chose her. When I was looking for a loan, she called and told me even if I didn't use Mortgage Lenders that I could call her and she would answer any questions I had. Any one willing to help, even if I use someone else will get my business! I will refer anyone I know needing a loan to her, she was wonderful.

09/17/08; Raymond S.; Arlington, TX

Roger Callahan was great! We both feel like we not only got a good deal, we also made a good friend. He was so personable we forgot he was our loan officer. He was very patient and caring. Hope all of your employees are like him. Great Job!

09/10/08; Richard M.; Allen, TX

Chuck Gavin was great.. He went way above and beyond his role to help close this deal. I will definately refer more business to him.

09/02/08; Andrea D. & Joe S.; Athens, GA

I am writing on behalf of my boyfriend who is in Iraq. We just closed on our first home, and I have no doubt that without the help of our wonderful real estate agent and loan officer Chris Oldham, we would still be plowing through the paperwork!

Mortgage Lenders of America has gained several new fans during this process. I would recommend you to anyone, and my real estate agent has said she would gladly work with this company again, especially Chris Oldham.

Thanks so much!

Andrea D & Joe S

09/01/08; Cortney B.; Dahlonega, GA

Matt Mong did an outstanding job keeping us well informed and helping us through the entire process of purchasing our first home. He was always available to answer any questions or concerns we might have had. His knowledge and expertise with mortgages was amazing and he even went above and beyond to ensure we understood the entire process and getting us the best rate possible. Thanks again for all your hard work and dedication!

09/01/08; James T.; Simpsonville, SC

Our loan officer, Joe Burnich, was really on top of things. He was highly organized and kept us informed of everything along the way. He even called to check how things were going just to see if he could help. All in all a really good job and very attentive service.

08/28/08; Amanda H.; Houston, TX

I felt that Matthew Mong went above and beyond the call of duty on several occasions for me. If service oriented nature and conscientious manner reflects all of MLOA, I would recommend them to EVERYONE I meet!

08/28/08; Bryan N.; San Antonio, TX

Joe Burnich was extremely helpful throughout the entire process, often even more helpful than our realtor. Thanks to Joe's efforts we were able to make an offer and close on our home (a foreclosure!) in just slightly over 30 days instead of the 2 to 3 months that it would normally take. Thanks Joe.

08/28/08; Kevin C.; Oklahoma City, OK

Matthew Mong was a pleasure to work with... He made himself available to me whenever I had questions. He structured a loan that fit my unique situation. I am grateful for the help and personal attention.

08/24/08; Joseph S.; Athens, GA

I want to take this moment to praise the professionalism and great satisfaction I received from Chris Oldham. He made this a great experience and was just an overall great person to deal with.

08/22/08; Michael H.; Inman, SC

We loved working with Joe Lewis!!! We really don't think we could have had a better experience with any other lender. Thanks so much for walking us through a huge step in our lives!!!

08/14/08; Vincente E.; San Antonio, TX

Joe Burnich was simply GREAT, he was very helpful and always willing to explain or help with anything I needed. This made my home loan experience so easy and worry free. He is someone that I would recommend to all of my friends and family for their next home loan needs. He is the consummate professional!

08/13/08; Dana A.; Atlanta, GA

Adam was wonderful to work with. I will use him again in the future should the need arise. Thanks Adam!

08/06/08; Lisa H.; Inman, SC

I want to take the opportunity to let you know that we just closed on our dream home. Joe Lewis with your organization helped us through every step of the way. I must tell you that he was courteous, professional, personable, and most of all, knowledgeable. We could not have had a better experience, all thanks to Joe.



I commend you for hiring such wonderful professionals. Many thanks.
Lisa H.

08/06/08; Michael Y.; New Braunfels, TX

It was a pleasure working with Chuck Gavin.

08/06/08; Robert H.; Liberty, MO

Kim Lynch was very personable, I felt like she knew me from the first conversation I had with her. She was very patient and attentive. She ALWAYS returned my calls quickly. I will recommend MLA to everyone I know. Thank you so much for everything. Max H

08/05/08; Nathan B.; Saint Charles, MO

Thank you very much Nancy Dalton. I really appreciate all your help and expertise throughout this whole process. You (and MLA) will be highly recommended to anyone I know looking for a mortgage. Thank Chris for me as well.

08/05/08; Cerit B.; Gordo, AL

Two Thumbs Up for Jason Hicks. He was relentless in expediting the matter.

08/04/08; Lisa H.; Inman, SC

Joe Lewis,

Just wanted to send you a million thanks for walking us through the whole process. Our closing went very smoothly, and we had less closing costs to pay than we had anticipated!! The monthly payment is even a little less than we thought! Thanks for making what could have been a nightmare manageable. I gave your contact info to a co-worker who may be interested in a VA loan. If you have a superior to which I can brag, let me know. I would love to tell them what an awesome job you did for us!!!
Have a great week!!

08/04/08; John B.; Mooresville, IN

I am very pleased with how our loan process was handled. Our loan officer, Teresa Murrell, was very courteous and professional the entire time. This I expected from someone wanting our business. What I did not expect was the personal side she displayed to my wife and I during our loan process. Teresa became our greatest cheerleader during this time. She answered every question we posed to her, responded to every email or phone message, provided insight to the next step and always ended every communication with a positive note. I have told everyone I know about Teresa and your company and the great service and support she provided us. We feel very fortunate that Teresa handled our loan.

08/01/08; Connie P.; Elizabethton, TN

I was on the verge of going with another company who had assured me that their offer was the best we could get. WRONG! Lisa began to explain the terms and I was "shocked" with her numbers. 3% better than I had been "assured" was our best offer. Needless to say, once we finalized the loan, I sent them an email and "thanked?" them for their dishonest attempt to tie us into a 'HIGH' end loan. Thanks again for everything.

08/01/08; Luis R.; San Antonio, TX

I was a bit skeptic about working with a bank through an online meet, but my experience was very satisfying. I appreciated Chuck's abundant information and extra patience in explaining me, a first-time homebuyer, how everything worked. He answered every question I had about the house buying process, including some that my mortgage broker should have explained or plainly just known about. I have yet to see how my experience will be after the closing especially with the account being serviced by someone else. My only concern was with the rate. I felt it changed too much and was not told in the beginning that it could change. I was under the impression that it was locked until I found out it'd change until final closing too deep in the process. This increased my interest a little more than 1%, but it made me feel doubtful as to whether I was getting tricked (bait-and-switch?). Overall, Chuck is a very patient knowledgeable loan officer with plenty of answers for a new, or existing, homebuyer's myriad of questions. I shopped around and talked to other officers/banks but none impressed me as much as Chuck, not to mention the lower interest compared to others, even my local credit union.

07/31/08; Vanessa L. (realtor); Gordo, AL

Jason Hicks,

Of all the out of state lenders I've dealt with, you've been the best. I will, for sure, refer you to some of my clients. Do you specialize in FHA loans? Seemingly, you were able to process this in record time and with great efficiency. My hat is off to you!

God Bless,

Vanessa Lockhart

07/31/08; Bobby J.; Thomasville, NC

Our loan officer, Lisa Epting did alot for us. She made it so that we would understand everything. She answered all questions we needed to know. She understood what we needed.

07/30/08; John R.; Buford GA

Everything was GREAT....Paul Brown was super to deal with and this whole experience could not have gone better.



07/30/08; Glynis J.; Kansas City, KS

Brendon made this process a Real Blessing for me. I cannot express how diligent, patient, courteous and informational he was, always extending his helpful hand to assist me in anyway he knew how. He did not give up on me no matter what the obstacle he would always say " **we will stay the course**", and by doing so I signed papers Tuesday , July 29, 2008 for my new Home ,, single at the age of 48. (A dream I have had for many years) **NOW HAS COME TRUE!**

I had read many of your customer reviews before actually starting my process, I can agree with each and everyone about the attention and information your company offers to all of its customers thru your agents , treating everyone the same no matter what their situation.

I will tell everyone I know about Brendon and your organization it won't matter if they are buying a home or not.

Brendon has left a lasting first impression on me that will last me a **LIFETIME!**

I Thank you for my experience with Brendon Jenks! ,, Brendon you are an Angel in disguise! ^j^

Sincerely

a Very Satisfied Customer!

Glynis M. J.

07/30/08; Jacky B.; Clyde, NC

Harrison did an excellent job with helping us with our re-finance. He is definitely an asset to your company. I would definitely recommend MLA based on our experience with him.

07/29/08; Judith M.; Gower, MO

Aaron Berding was very good loan officer he was very nice if i was his boss i would give him a raise. and everyone was nice i cant put in to word how much Aaron was helpful and very nice tell Aaron thank you from Floyd C., Cathy C. & Judy M.

07/25/08; Colleen T.; Clarksville, TN

Darin Wright is truly the best.

07/23/08; William J.; LaGrange, GA

Roger did a great job helping us and answering all the questions we had.

07/18/08; Everett L.; Dallas TX

Nicole was a treat. I felt as though we had been friends for years after our first discussion and trusted her accordingly. I manage a large company and struggle to find/create account executives like her. You all are blessed to have her as a part of your team. I have referred and will continue to refer business your way solely because of her soft and efficient sales style.

07/16/08; Rhonda T.; Houston, TX

Eric Campbell was exceptional during the entire process. Very knowledgeable, attentive, and responsive. The loan process was the absolute easiest I've ever experienced buying a home. Thank you Eric.

07/06/08; Mary C.; Fort Worth, TX

Adam was super! He was very helpful, extremely professional and the communication we needed was timely on all aspects of the loan. He was great at explaining the details and assisting with this process every step of the way. I would highly recommend Adam to anyone I know looking for a great mortgage loan officer.

07/06/08; Eartis L.; Titus, AL

My loan officer, Adam Lutjen, went above and beyond the call of duty to help me.

07/05/08; Robert R.; Myrtle Beach, SC

Joe Lewis, the lending officer that worked with me, is outstanding. I would work with or refer others to him without hesitation.

07/04/08; Nicholas V.; Cape Charles, VA

Despite the difficulties in getting this loan closed I think Eric Campbell did an outstanding job enabling the deal to go through and am very satisfied with the overall experience.

07/03/08; Alyssa L.; San Antonio, TX

It was a pleasure working with Adam. He was very helpful, friendly and answered any questions I had promptly. My realtor said he was great to work with also!

07/02/08; William C; Willow Spring, NC

It was a pleasure dealing with Harrison Buford and I would not hesitate to do this again or recommend it to others.

07/02/08; Michelle W. & John O.; Oklahoma City, OK

Katy Groves is fantastic and I will gladly use her again if I ever need to.

06/28/08; Peggy K.; Midland, TX

Kym Lynch is truly a wonderful asset to your company. Talking to her was like having a conversation with a friend. She kept me up on every aspect of my loan. The only surprise I had was that the amount of my closing was \$800 less then the estimate she gave me. What a Great Surprise.



06/28/08; Eric F.; Uvalde, TX

I feel that every part of the loan process was made as easy as it could be. Adam was a great help, and took care of everything we needed to make sure I got a house at a great deal. I was blown away by all the help we received from him. Being a first time homebuyer, I didn't think it would have been so pain free, but it was. Thank you Adam for all your help, and to Mortgage Lenders of America. My wife and I love the house and it wouldn't have happened without all of your help.

06/25/08; Rahn H.; Virginia Beach, VA

Joe Burnich was extremely helpful and went above and beyond in assisting us in closing our deal. He kept us well informed on every aspect in the deal and even came in early to make all of the notifications to the numerous people and agencies that he had to contact. He is a true professional and is an excellent ambassador for the company!!! Rahn and Michele

06/17/08; Jana B.; Gadsden, AL

THANK YOU SO MUCH CASEY PHILLIPS YOU TRUELY ARE AWESOME!!!! THANK YOU FOR GETTING EVERYTHING DONE SO FAST FOR ME AND MY FAMILY WE REALLY DO APPRECIATE IT YOUR GREAT!!!

06/17/08; Jason P.; Gainesville, GA

Chuck Gavin did a great job from the beginning to the end of the process. He is fantastic at follow up and staying on top of the critical things that can go wrong in a home loan at closing.

06/16/08; Jonathan B.: Grand Prairie, TX

My broker was Kim Lynch who did an amazing job throughout the process. She kept me informed on everything and anything as soon as she knew new information. I would gladly recommend her services to anyone else I know that is looking for a home loan. Great experience and truly glad I chose to go through your company. Thank you!!

06/15/08; Joanna R.; Tulsa, OK

Erik Lorfin was fantastic. He clearly explained things and was always in communication. This was the best experience we have ever had either purchasing or refinancing a home. Thank you so much for everything.

06/15/08; Thomas F: Pace, FL

Paige Motley was incredible. She explained everything and had everything ready for closing. She even went above and beyond making sure the little things were taken care of. Not a day went by that i didnt get an email telling what was going on. The realtor we used also thought Paige did a great job and was pleasantly surprised at how quick everything was done and her level of communication with him. Paige was great.

06/12/08; Stephanie H.; Blythewood, SC

Adam was AMAZING. From the beginning when I applied via email, Adam was prompt, courteous and concise in what I needed to give him for the loan to move forward. Throughout the process, there were various problems with the home I was selling. He not only listened to me "whine" incessantly about the buyer, but provided great advice and direction on how to handle the situations. Closing was wonderful. I have never been to a closing where the amount I needed to bring to the table was actually correct. Adam was always available including after hours by cell phone. My experience could not have been better.

06/12/08; Richard M.; Mauldin, SC

Beau is a class act. Very helpful, always upbeat and a real pleasure to talk to.

06/11/08; Timothy C.; Marietta, GA

Kristi Nimmo was EXCELLENT!!! Being a first time homebuyer, she was VERY helpful, knowledgeable, and patient with me. Kristi had great follow-up as well. Overall a very nice experience.

06/09/08; Ernest W.; Sandston, VA

Other lenders told me I couldn't get the rate I that I secured through your company. Maybe it was good timing, but I have to give the credit to my loan officer Daniel Sampson. He did a great job and was like talking to a friend. I will not hesitate to recommend him to anyone I find looking to refinance or get a new mortgage.

06/08/08; Robert D.; St. Josphe, MO

Nicole Mapstone was an awesome loan officer. She understood my special needs and provided excellent service. I could have not asked for a better person to work with. She knew exactly what we needed and really went above and beyond to help us get it. I cannot Thank Nicole enough! Thank you Nicole, you made my move back home complete!

06/02/08; Misty D.; Cordele, GA

Kim Sommer was absolutely wonderful!!! She was always there when we needed her!

06/02/08; Ron S.; Newcastle, OK

Jon respected my privacy and respected the fact that I wanted my communication to be through email and not over the phone.

05/31/08; Billy W.; Denison, TX

Kim Sommer was very friendly and efficient. She made the whole process very easy.



05/29/08; Terri B.; Houston, TX

This was my first experience on buying a home and Stephanie made me feel very comfortable throughout the whole process and she went that extra mile to make everything go smoothly. She is truly an asset to Mortgage Lenders of America.

05/29/09; William R.; Rocky Mount, NC

Kristi Nimmo was great to work with, we appreciate everything she did for us. Thanks again.

05/28/08; Mike & Linda M.

Dear Nancy,

Thank you so much for your e-card. We have loved EVERY minute in our home with our sons and their wives. The "strange" thing is that they are now BOTH deployed and did not get to spend Memorial Day with us like they usually do. Our oldest is in the Air Force, a pilot, flies the B-52 bomber and is deployed to Guam. Our baby is a 1st Lt. in the Army, part of the 82nd Airborne...and was deployed this week to Iraq for 15 months. So...we just smile and think..."We "fought" to get this house for them to come "home" to...and then they are told to go far away." The BEST thing is....they BOTH now have a HOME to come HOME to because of your help. We will always be grateful to you for that. We pray for our troops, but also for everyone...like you...that help to make the homecomings so wonderful. We will always be grateful to you.

God bless!

Mike and Linda M

05/27/08; Donna C.; Atlanta, GA

I have been working with Joe Lewis over the past couple of weeks. I was looking into refinance a mortgage, and unfortunately, the time is just not right to make a refinancing decision on my part. Although I am not going to refinance my loan, I wanted to send a note to let you know that Joe Lewis went over and above, he was never aggressive, he talked to me in language I understood (I trade the market and know how things work so it was nice to have someone that understood where I was and talked to me at MY level) and was very quick to assist in any way necessary. He is by far the most professional lender I have had the pleasure of coming across in a long time. I would recommend him to anyone interested in a loan in the future and will keep his contact information close at hand. Please send Joe my kudos on a job VERY WELL done.

05/26/08; Rustin C.; Broken Arrow, OK

ROGER MADE THE ENTIRE PROCESS VERY SMOOTH. HE TOOK OUT THE STRESS OF BUYING A HOME. I HAVE NOTHING BUT GOOD THINGS TO SAY ABOUT YOUR COMPANY AND ROGER, AND LOOK FORWARD TO USING IN THE FUTURE.

05/26/08; Amber W.; Moore, OK

Casey was helpful and friendly. With this being my first home buying experience, he answered all of my questions and explained to me the details of the loan. I was happy to see the final number was less than I had expected!

05/24/08; Shanique S.; Austell, GA

Kristi was the greatest!!!!!!!!!!!!!! I absolutely enjoyed working with her.

05/20/08; Michael Z.; Faber, VA

Abbey made this process very easy and she gave me great confidence in your organization.

05/19/08; Brett B.; Charlotte, NC

Tony went above and beyond the normal realm of expectations to make this loan work in the time frame provided. He is a valuable employee.

05/18/08; Cheryl S.; Columbus, GA

Erik Lorfin is an awesome individual. He made us feel like family and pretty much kept us abreast of any and all changes (good or bad) that came about during the process.

05/15/08; Joyce K.; Pinson, AL

I cannot say enough about Casey Phillips, my loan officer. He was extremely responsive and thorough, always proactive; answering any question, I might have without my having to initiate the call. He always let me know where we were in the process, what was happening, and what I should expect next. This was extremely important to me, to feel that someone was looking out after my interest. He was always very friendly when I called, not seeming too busy to answer any question. I highly recommend Casey. He made my experience with Mortgage Lenders extremely positive and I highly recommend Casey and Mortgage Lenders!!

05/13/08; Maryann D.; Charlotte, NC

My husband and I have closed several mortgages over the last few years, none of them where as smooth and perfect as this purchase was. Kristy is sincere, sweet, calming, informative, and most importantly caring. We received an outstanding rate of 5.5%, the best we have ever had for a 30 year fixed rate. Mortgage Lenders of America has certainly exceeded our expectations. We have referred a few of our friends. Kristy is doing a refi for one of our friends already. Thank you for everything.

05/11/08; Jon C.; Sumter, SC

Dorisse Gleason is simply exceptional. She went above and beyond to make herself available (to include weekends) and answered all of my questions in a prompt and patient manner. She walked us through the entire



process step-by-step and provided unbiased advice when needed. I could not have asked for a better working relationship with my lending officer.

05/10/08; Jeff G.; Round Rock, TX

Katy was awesome!

05/10/08; Phillip R.; Jacksonville, NC

You should know that Roger Callahan is the reason we chose MLA. We had a slightly better financial offer, but chose MLA because of the time that Roger spent educating us, nearly first-time buyers, on mortgage loans. He kept us informed and was a pleasure to work with.

05/08/08; Joseph S.; Richmond, VA

Jason Hicks did an outstanding job with my loan. He was very personable and I enjoyed working with him. He is an asset to your company and if you have loan officers with his ability, your company is going to be very successful.

05/07/08; Ammie M.; Savannah, GA

This was my first home purchase and we decided not to go through a realtor. Even with these obstacles to overcome MLA made the loan process very easy. Closing was a breeze. Stephanie was a great help and answered all of my questions quite promptly.

05/07/08; Stacey M.; Jackson, GA

Fast closing & my loan officer (Aaron Berding) was great!

05/07/08; Philip G.; Harmony, SC

Stephanie was outstanding, always very helpful with any questions and very knowledgeable. I'm glad we had such a great person to deal with, she is a true asset to Mortgage Lenders of America

05/04/08; Roger K.; Lexington, SC

Would recommend Mortgage lenders of America and Roger Callahan to anyone.

05/02/08; William F.; Highland Village, TX

Roger was great to work with. He makes you feel like he cares and that you are not just a number.

05/02/08; Aide R.; Irving, TX

Chuck Gavin is great loan officer, I will for sure recommend him to all my friends and family!!!!

05/02/08; Jeffrey L.; Dallas, GA

Teresa was a delight to work with. Her dedicated efforts made this process go smoothly. She and MLA did what no others lending/mortgage companies could do and that's treat me and my family fairly and with great customer service throughout the process. I appreciate the honesty and respect that Teresa gave me. Keep up the good work. Thank you Teresa.

05/02/08; Marjorie D.; Austin, TX

Chuck Gavin was our loan officer. He was wonderful from the first phone message he left on our machine. He worked very hard for us and I am so excited and pleased I can't begin to tell you. When we went to the closing, Debbie at Alamo Title said she had never worked with such a knowledgeable loan officer and team. I am very very pleased

05/01/08; David B.; Byron, GA

Joe Lewis did an excellent Job of keeping me informed every step of the way. He made the experience a lot easier than I ever expected. He helped me to get a great rate locked in and the speed of the process was phenomenal.

05/01/08; Courtney G.; Katy, TX

I think we must have had the best Loan Officer in the world. Nicole Mapstone was great at walking is through everything. I would recommend her to anyone needing a loan.

04/30/08; Kristen W.; Charlotte, NC

Stephanie O'Farrell did an excellent job assisting me with my loans. Big thanks to Stephanie for all of her help. She did an excellent job helping me find the program that worked best for me and kept me well informed of what was going on with my loan.

04/29/08; Lisa M.; Cornelius, NC

Dorisse was great. I really felt that she was supportive through the entire process.

04/26/08; Mildred W.; Royse City, TX

Jason Hicks made the whole experience smooth and pleasant.

04/26/08; Donnie J.; Athens, GA

Joe was awesome! We had some bumps in the process that were frustrating but he talked us through them and got us through everything with ease! Thanks!

04/24/08; Stephen P.; McDonough, GA



Angela VanDeBerghe was great to work with. I would highly recommend her to anyone, especially first time home buyers like myself.

04/20/08; Brandi W.; Brookwood, AL

Adam Ludjen was absolutely WONDERFUL!! My realtor was even so impressed that she put him as her main lender to reference her clients to. There were no surprises and Adam was very, very helpful. He let me know exactly what was going on and he worked very hard to get us to closing a week before we expected. I would recommend him to anyone looking for a great deal on a mortgage!

04/18/08; Michael & Karen C.; Rossville, GA

Abbey Thomas is an asset to your company

04/16/08; Cleveland J.; Chester, VA

Casey Phillips was great loan officer and really knows his job. Being a first time home buyers, he made the process very easy for us. He should be commended for a job well done.

04/15/08; Kristofer M.; Maryville, TN

Casey did an awesome job through this whole process, we knew what everything was going into the loan process, and he kept us up to date on everything in a timely fashion. A++++

04/13/08; Carsten G.; Mobile, AL

I'm very Glad that I picked to work with Stephanie O'Farrell, I had a few options and I drilled them down by testing out response time, answers to questions and so forth. Stephanie won me over fast with her excellent customer service. I rate Mortgage Lenders of America and Stephanie a BIG A++

04/05/08; Elpidio S.; Augusta, GA

Not only were our expectations meet they were far exceeded! Casey Phillips is outstanding! He went far above and beyond any thing we asked. He was there for every question with an answer. He made far more calls than he needed to just for our peace of mind! He even came in on a Saturday to insure that things were ready for the closing. This is the type of young man every man everyone needs in their company. You are blessed to have him.

04/05/08; Hillary J.; Hampton, VA

Madio was amazing. He was able to give me a deal no one else could beat. He even worked with me when I was trying to decide between MLA and Quicken. He was always positive and upbeat when we hit a couple of road blocks with Quicken. He stayed with me and went above and beyond! I would recommend Madio and MLA to any and everyone. I can't say it enough good things about my experience. All I can hope is that other lenders take note and strive for the excellence exhibited by Madio and MLA.

04/04/08; Johnny G.; Flowery Branch, GA

I wish to thank you for all the help that we received during the loan process. Mr. David Snower was very helpful and really pushed the loan along. I sometimes can think too long on a good decision and he motivated me, in a respectful manner, to complete the loan application. Thank you so much again.

04/04/08; Jennifer L.; Cumming, GA

We were quite apprehensive about going through the loan process with a mortgage lender that wasn't in our state (we're in GA), but Kim Lynch made the whole experience seem absolutely seamless. We were thrilled with the entire process. She called every couple of days just to check up on things, see if we had questions, etc. I can't say enough good things about her.

04/03/08; Gloria R.; Savannah, GA

Kristi was excellent! She was on top of things from the very beginning and made to whole process so easy. I felt very comfortable working with her and trusted her completely. I am completely satisfied with Mortgage Lenders of America, and especially Kristi Nimmo. Thanks!

04/02/08; William G.; Columbus, GA

Katy Groves was wonderful, I hope all of your officers have the positive attitude she does. This was the biggest purchase I have ever made as well as the most emotional and Katy was there with me every step of the way, answering all my questions and uncertainties. This woman deserves a raise because as long as you have officers like her you will have happy customers and repeat business and for an added bonus the best kind of advertising "Word of Mouth". So once again Katy, thanks for what you do.

04/02/08; Quinton F.; Houston, TX

My experience with Mortgage Lenders of American was a positive one and I look forward to recommending you to others.

4/1/08; Brian W; Bolivar, MO

I wanted to take the time to thank you and Mortgage Lenders of America for the opportunity to work with you. I was very impressed with the way that Abbey Thomas worked for me. I say that sincerely as I felt that she really was working FOR ME. I also wanted to personally let you know that I was not the only one impressed with Abbey. My realtor went out of his way to tell me that I had a good lender and that she was very easy to work with. He had some reservations about working with an "out of town" outfit but he was pleasantly surprised by how smoothly everything went. Once again, thank you! I will definately be working with you again in the future.



3/30/08; William R; Newton, KS

I just want you to know, off the record, that it is refreshing to work with someone that is honest and attentive as you. In today's world of business there are a lot of wolves out there. I just wanted you to know that I truly appreciate that. In fact you can put my statement on the record, for an example of your service.

3/30/08; Mike A; Deer Park, TX

I have nothing but praise for Jason and was so thankful to have him as my loan officer. He handled my loan so well, was always available and promptly returned phone calls. It was nice to know that in the midst of all of the other things that could (and did) go wrong with buying a new house, that the loan was the one thing I didn't have to worry about. I would definitely do business with Jason again and have already recommended him to a number of my friends and family. Thanks so much for such a great experience! Mike Alcorn

3/29/08; Annette W; Montgomery, AL

We think that we received the best loan officer available; Joe Burnich. He was patient, friendly, extremely helpful, and most importantly; kind. His help was greatly appreciated and he is now one of our very best friends. We enjoyed his positive attitude and assistance. We can't express how happy we are to have had such a dedicated loan officer throughout our journey.

3/29/08; Annie F; Austin, TX

Angela VanDeBerge did such an amazing job. She was courteous, informative, and timely. She made my first time home buying experience great. I couldn't have asked for more!

3/29/08; Paul B; Newport News, VA

Joe Burnich was amazing. He went above and beyond. He was available every weekend and even late hours. He also was able to provide answers for all my questions, not just one pertaining to the mortgage. He would make phone call, faxes, emails, whatever it took to find out the answer, if there was a question I had that he couldn't answer. He called me anytime something changed, or if nothing changed and we were waiting for it to change. He was the most helpful person in my home buying experience, and I will use MLOA again in the future because of him.

3/24/08; Randall L; Grand Prairie, TX

I greatly appreciated the opportunity to work with Casey. Throughout the process, he was willing to run new numbers and when he promised a two week turn around between contract and closing date, he delivered. That was the greatest concern of my agent, and I told my agent, I really thought that Casey had been attentive throughout the early stages of my home search and that I wanted to at least give him an opportunity to complete the process. Thanks again, Casey!

3/24/08; Erica H; Anthony, TX

Casey was very helpful. This was my husband's and my first time buying a home and after being turned down by one bank it was refreshing for Casey to be so helpful.

3/31/08; Michael M; Roswell, GA

Kristi was extremely pleasant to work with and very helpful.

3/24/08; Stephen H; Greensboro, NC

Kristi Nimmo was the reason I picked MLOA and stuck with them. She is very professional and worked for me above and beyond the call of duty. She is the reason we closed on time. I would recommend her to anyone.

3/20/08; Kristi S; Gulf Shores, AL

Joe is great, he has been very helpful and a delight to work with, very friendly and knowledgeable. My home buying process has been truly great!

3/19/08; Andrea L; Fort Worth, TX

Hi Jason, I just want to let you know that I really appreciate the customer service that you have provided me the last few weeks. You've been patient with me and have answered all of my questions thoroughly. Your customer service and good attitude are what ultimately made my decision easier when trying to choose between you guys and Countrywide.

3/19/08; William C; Grovetown, GA

Joe Lewis was great. He definitely sealed the deal with me and I had no intentions of working with anyone else after a little interaction with him even though my options were pretty much wide open.

3/12/08; Misty T; Round Rock, TX

Thank you so much for all your hard work. I am very impressed that you were able to make the close happen yesterday. I hope MLOA realizes the asset they have in you.

3/7/08; Paul V; St. Mary's, GA

Joe was very helpful and responsive. The only complaint I had was that when I received the first loan quote it was 5.6% then later jumped to 6%. He never said I had the option to lock it in at the lower rate. But when the rate went up he said I could lock it in at the higher rate because it could go up. I felt he only wanted me to learn about locking the rate when it was beneficial for your company. But besides that Joe provided excellent service.

3/3/08; Kathleen N; Canton, GA



Jason worked very hard and dedicated a lot of his time to get us into a loan. We appreciate everything that he and the underwriter did for us. Without their efforts we would have never been able to purchase our first home.

3/3/08; Ramona W; Catoosa, OK

Thanks so much the whole process was so easy , I had 4 other financial companys trying to offer me a package. The company that had by mortgage account was the worst . But everyone I spoke to was great and answered my concerns in a timely fashion.

3/3/08; Jeff P; Garland, TX

Kim Lynch was very helpful and a pleasure to work with. I have already passed her name on to a family member who is interested in buying a new home. I was new to the process of buying a home but she was patient and took the time to explain things well, sometimes more than once.

3/3/08; Victor S; Winfield, MO

Very well done Top notch service

2/29/08; Elishia F; Houston, TX

I would definitely recommend you to my family and friends. I was expecting this to be a tough and troublesome process, but instead it flowed flawlessly and with little effort on my part. I really do believe Matt Mong went the extra mile for me, and I truly appreciate his 110% effort! He is an invaluable asset to Mortgage Lenders of America!

2/25/08; Jonah H; Winterville, NC

Awesome first time experience... Nancy could not have done a better job!

2/24/08; Monica M; Kingman, KS

Jason you were a great help!!!!!!!!!!!!!!!

2/22/08; Jane K; Tulsa, OK

Casey is wonderful to work with. He thoroughly answered all my questions and promptly provided any figures I requested. My realtor was also impressed with him. At closing, the agents were talking about what a good company Mortgage Lenders is to work with.

2/19/08; Michael A; Houston, TX

Jason Hicks did an awesome job. He always responded to my e-mails. He always answered my call or returned my call as soon as possible. The week of closing he was off sick for 2 days, but still worked from home to get my deal closed that week. It was such a pleasant experience that he is now helping my son close his deal.

2/18/08; Jeffrey R; Lake Elsinore, CA

Dorisse Gleason is a true and competent professional. I've purchased six homes in the last 10 years and this was by far the most professional and smooth buying experience yet. I'll continue to call on her for advice and services, as she's become a friend and integral part of my real estate team. Thank you! Jeff R.

2/18/08; Stephanie W; North Augusta, SC

Stephanie O'Farrell was a wonderful person to work with and a great help. She was always there to answer my questions and always answered back very promptly. I was more than pleased with my experience with your company!

2/14/08; Rita R. Woodstock, GA

Robert Shipman was extremely helpful. He went above what I would have expected from a loan officer and helped me to clear up an issue from my credit report that was 5 years old. He always returned my calls or emails quickly.

2/8/08; Traliza K. Marbleton, GA

Angela VanDeBerghe was the best. She really made the purchase of my first home a breeze. She was available morning, noon, and night willing and ready to explain the loan process and kept me up to date on the underwriting process. I really appreciate her honesty and professionalism. She went the extra mile in finding a loan and gift program that best fit my situation. I wish I could have given her a hug the day I closed. Thank you Mortgage Lenders of America and hats off to you Angela for being apart of my home buying process. Sincerely, TraLiza K.

2/6/08; Jeremy D.; Terra Haute, IN

The title company used during closing said they were really impressed with the communication supplied by Nicole Mapstone at Mortgage Lender's of America. They said she was very easy to work with, very knowledgeable and helpful. Our Realtor too was very impressed with Nicole and because of her we had a very smooth transaction

2/6/08; Russ H; Lexington, AL

Abbey is outstanding, extremely efficient, and a pleasure to deal with personally. Thanks for the great job.

2/1/08; Marc C; Conway, SC

Jason Hicks was beyond great. He was there to answer any questions we had no matter how many times during the day we called him. We truly feel that he had out best interest in mind. We can not say enough great things



about him and about your company. Thank you for helping us make our dreams come true. Sincerely, Marc & Paige

1/31/08; Michael L; Boynton Beach, FL

Stephanie O'Farrell was an amazing resource for us. She was always very responsive, one step ahead, and friendly. She never made us feel ignorant (although we were). She is to be commended for her service and work! Thank you Stephanie!!!

1/19/08; Richard M; Mobile, AL

As a first time home buyer Dorisse provided her knowledge and personal experience in purchasing a home without an agent. Her involvement in this process enabled me to make informed decisions about not only the loan process but the expectations and steps needed to purchase a home. A process that just 2 months ago, I was completely unfamiliar with. Additionally, she was instrumental at locking in the loan and providing all of the required documents to the title company in just 10 days. For me, Dorisse was my loan agent and my real estate agent. Again, as a first time home buyer and without a real estate agent, Dorisse made the purchase of a new home a very pleasant and exciting experience that otherwise is filled with frustration and uncertainty.

Financially, her involvement enabled me to receive a loan with an interest rate lower than what I had initially expected. Furthermore, with bypassing a real estate agent, we were able to purchase a home at a substantially lower price. Dorisse provided her experience and sound advice that enabled me to both save money and make the best financial decisions for my family. I sincerely feel that Dorisse Gleason went above and beyond what normally is expected of a loan agent. If the military was to endorse and recommend lenders to their service members, MLOA and specifically Dorisse would be my first. Sincerely, Richard [last name removed], CWO2, CFI/AGI, U.S. Coast Guard

1/18/08; Winfred W; Danielsville, GA

Lisa Epting did an outstanding job on guiding me through a difficult process. I do not have a referral now, but I will send any referrals to you.

1/9/07; Kenneth F; Midlothian, TX

Kristi Nimmo was extremely helpful. I felt that she cared about our situation through every step of the process.

12/31/07; Steve H; Statesboro, GA

During my refinancing process I communicated with multiple agencies to determine which would be able to provide me the best deal. I solely chose Robert due to his professionalism, honesty and communications. You got a good one in Robert. Thanks Steve

12/7/07; Ryan O; Mesquite, TX

My Loan officer was Joe Burnich. For me to say that Joe did a fantastic job would be an understatement...he did beyond a fantastic job. From the time I submitted my lending tree application, Joe was on the phone with me within 5-10 minutes. I accepted offers from several different lenders, and the terms Joe put forth were the best deal. My realtor and I put in an offer on a place (a foreclosure) the beginning of November. Joe told us that he could close my VA loan by the 20th of November. He did better than that. In fact, everything was turned into the title company the Thursday BEFORE the closing date. Not only was he Johnny on the spot with everything that needed to be done, he was always either on the phone with me or sending me emails keeping me informed on the whole process. Not only will I recommend Joe to friends and family, I have done so. A co-worker is in the process of looking at a house, and I have passed along Joe's contact information. This closing was total pain on the sellers side. Everyone on my side did exactly what there were supposed to do and when they were supposed to be doing it. My experience with Joe and MOLA was absolutely stellar. My thanks to all who was involved!! I wish you all a happy holidays! Ryan O (new home owner!)

12/4/07; Noemi B; Pearland, TX

Hi truly enjoyed working with Mr. Roger Callahan. He was very knowledgeable and professional. I never felt that I was asking too many questions. We were always well informed and we did not expect any surprises. We did encounter one obstacle on our end and Mr. Callahan was very quick to comfort me and help find a solution to the problem. I greatly appreciate it otherwise I would not be in my home right now. Thank you very much for all of your help. I would most definitely recommend you to my family and friends.

11/30/07; Les B; Decatur, AL

Teresa was an amazing loan officer. Her professionalism is unsurpassed in our experience. She is not only an excellent problem solver, she is proactively seeking to prevent any disruptions to the process. You are fortunate to have her as an employee and we are thankful for her presence in our experience.

11/26/07; Samantha K; Windermere, FL

Jason Hicks did an outstanding job. His knowledge and experience were the driving force that made it to closing. He also worked during a very short period of time and came through with flying colors. He made my home buying process simple and effective. The additional staff at MLOA were courteous and demonstrated excellent customer service skills, as did Jason. Thank you all!

11/26/07; Patricia H; Lorton, VA

I really feel Kristi Nimmo did a wonderful job and I enjoyed working with her.

11/22/07; Amarjit G; Stafford, TX

It was a real pleasure working with Lee Jones on this loan. He was prompt in answering all my questions. He made the difference between MLA and Quicken loans. Our thanks to him.



11/22/07: Michael G; Cartersville, GA

I have closed 5 houses in the past 12 years. This was by far the easiest, most hassle free loan closing I have experienced. Not to mention a great rate. I have already given my loan officer's card to a friend and will have no problem doing so again in the future.

11/15/07; Christopher S; Colorado Springs, CO

Roger did a great job in keeping me informed as the process went along. He was very tentative to my needs and insured that I always knew exactly where we were at in the process and what was needed. I have already recommended MLOA to family and friends. Thanks for a very positive experience.

11/14/07: Melissa C; Olathe, KS

Having not ever bought a house before, I thought the whole process of securing a loan and closing would be a bit scary. After working with Teresa Murrell for several months, I found it to be the exact opposite. She was very enthusiastic and extremely helpful. She went above and beyond to make sure I had the information I needed when I needed it. She was very knowledgeable and was available anytime I had a question. She was super friendly and made me feel comfortable throughout the whole process. Not only would I recommend Mortgage Lenders of America, I would personally recommend Teresa Murrell. She is a great asset to your team!!

11/12/07; Jose O; Plano, TX

Jason Hicks was responsive, friendly, proactive and professional. I can't imagine a better experience working with mortgage company. The process can be daunting, Jason did a great deal to smooth out the rough edges. Send me the t-shirt. I'd happily wear it as advertising for MLA.

11/10/07; David L; Wilsonville, AL

Of the closings I have had in the past this was the best experience I have had

11/5/07; Tyler T; Colbert, GA

Matt Mong could not have possibly been a better lender to work with. He was personable, easily accessible, educated, informative, and understanding. We had many lenders from different companies competing for our business, but Matt's attention to detail and personal service made it impossible to select anyone other than Mortgage Lenders of America.

11/5/07; Tommy J; Covington, GA

TERESA MURRELL WAS OUTSTANDING MY FAMILY AND I REALLY APPRECIATE HER DEDICATION

11/5/07; Michael R; Milton, FL

Paula Lowry is a top notch, and trustworthy loan representative. I felt very comfortable doing business with her throughout the loan process. Thank you.

11/3/07; Tiffany B; Highlands, TX

Angela VanDeBerghe was more than exceptional! I had no clue what i was doing and she walked me through every step of the way and never got annoyed with my 10+ calls a day and dumb questions. She worked her tail off to get our loan done in a short period of time and i cannot thank her enough.

11/2/07; Nancy P; Grand Island, NE

Nicole Mapstone was a great person to deal with. She went up and above to make sure that everything went smooth. I have already told my friends about how easy this whole process was through Mortgage Lenders of America.

10/31/07; James B; New Port Richey, FL

Mr Jason Hicks. Did a very good job, I was very pleased with his professionalism, and would recommend him to anyone looking for a loan.

9/24/07; Daniel A; Wichita, KS

I can't say enough about Dorisse Gleason! What a tremendous person. I have purchased 3 homes in the past and I have never had such a pleasant experience as I did with her. We made initial contact about 7 months prior to finding a home through Lending Tree. Dorisse was the only lender to stay in touch and find out how things were going. It seemed that if I wasn't closing within the next 30 days, the others were not interested. My wife and I feel Dorisse went way beyond the "call of duty" in helping us through the entire process. She is knowledgeable and very attentive to her clients needs. She was never pushy and never seemed insincere about things. At closing, she put on her running shoes and took off to make our closing possible even after a late appraisal. All this from a non-local lender? They say you can't get service like that from out of town lenders, well Dorisse has proven them wrong. Thanks-a-million!!!!!! P.S. Even the builders realstate agent was impressed with Dorisse so much so, she is going to start pointing people in her direction!

8/2/07; Shawn J; Fresno, TX

Dorisse is the best!!! She made this as painless as possible and helped my realtor who had less experience with the VA loans and wants to work with her in the future. I was under a lot of pressure to change to a local company but I refused because she was one of the few poeple that didn't screw up. The best decision I have ever made during this whole adventure. Thank you again!

