



Willow Creek Church, P.C.A.

Winter Springs, FL 32708

October 29, 2007

Steve Robinson
Robinson Financial Group
5703 Red Bug Lake Rd.; Ste. 286
Winter Springs, FL 32708

Steve,

I wanted you to know how much I have enjoyed working with you on the HOA loan that you arranged for us last year. You may recall that one of the reasons we were considering refinancing at that time was so that we could remodel our kitchen. Something I had been promising my wife for several years!

We had looked at conventional refinancing options and had we pursued them, we would have been looking at approximately \$400.00 more per month for this project, in addition to our original mortgage payment. Using the HOA plan, we were able to get all our work done and our monthly payments have not increased. We continue to pay the same amount towards our mortgage that we did prior to the \$30,000 remodeling. Based on your payment simulator, we should pay off our home almost 10 years earlier than the 22 years that we had left on our previous mortgage.

My wife loves her new kitchen and I love the idea of having a mortgage burning party years earlier than I had thought.

Thanks again to you and your support staff for all the questions that you answered for us and for following up in the manner that you had promised. Your team even came to my office to handle the closing.

Sincerely,



Jeff 