



Oct. 1, 2007

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

Dear Steve,

First, Jenny and I want to wish you and Karla a happy anniversary; Hard to believe we both were married "19" years ago. Also, it was great to see you all again at Blizzard Beach last month. We enjoyed being part of your daughter Stephanie's 16th birthday party. I can't believe Chris is as tall as you now...It's going too fast.

We have been in the "Home Ownership Accelerator" loan over a year and we are still truly amazed at how it works. After building our new home and transitioning from a construction loan to a traditional 30 year fixed mortgage, we didn't anticipate refinancing so soon. After only a few months in the home, re-financing into this loan was one of the best financial moves we have ever made. As our Financial Advisor, we truly appreciate the advice you have shared with us over the past 20 years. This was by far the best recommendation you have ever made!

What's more amazing is we are paying around \$1,000 less a month than our previous mortgage payment and we are still projected to pay off our loan almost 20 years earlier. We would need a 1.97% fixed interest rate to better this program. The anticipated interest savings is almost \$600,000 and the lack of mortgage payments will save us additionally over \$900,000. The total projected savings is over \$1,500,000! You just helped us make a significant contribution to our retirement plans, without changing our spending habits. This doesn't include the earnings potential on investing those 20 years of mortgage payments I won't have to pay. If I invest the difference at 8%, it would create another \$2,356,000. I sure wish you, my CPA and Estate Planning Attorney could save me this much in taxes!

Jenny and I appreciate working with you in the past 20 years. This recommendation will change our lives for the better. We sure hope you will share this opportunity with "all" your clients and friends, as we will be debt free 20 years earlier than planned. I'll be happy to share my experience using the "Home Ownership Accelerator" with any of your clients. Again, thanks for having such an impact on our family's future.

With warmest regards,

A handwritten signature in blue ink, appearing to read "Phill M. Heathrow".

Phill M. // // // // //
Heathrow, FL

