

Building Customer Loyalty...

...substantial increase in our repeat and referral customers...



Dave Epps
Continuity Programs, Inc.
4375 Pineview
Walled Lake, MI 48390

Dear Dave:

The Building Customer Loyalty program has been a great success for our offices in the Maryland area. We have definitely had a substantial increase in our repeat and referral customers, and we owe a good portion of that increase to BCL.

When you had asked me "What is it within the program that the loan officers like the most?" I would have to say the response I have received is:

1. The fact that each mailing has a postage paid reply with a personalized message is a big item. Almost every month each loan officer is receiving some pretty good quality leads.
2. The monthly Customer of Interest Report is a big boom for us in regards to how it can track customers and report back to us when the customer is in the market.

Anytime I can offer the loan officers a program that produces results, is a benefit for me and also a great tool for the loan officers. When interviewing new potential loan officers, I always show them the Building Customer Loyalty program.

You can use this letter as a referral and if anyone wants to call me, I'd be more than happy to speak with them about how beneficial your program is.

Keep up the good work!

Yours Truly,

A handwritten signature in blue ink, appearing to read "Al Ingraham".

Al Ingraham
First Horizon Home Loans
(800)-870-5205 ext. 15