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From: The Office of BOB WINSTON - 'YOUR LENDER FOR LIFE'!

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Date: 2-6-13

To whom it may concern:

I met Adrean Rudie when I became the manager of Q-Point Home Loans in May 2000. After it closed, I ended up opening Financial Advantage Home Loan Center in 2001 where Adrean continued to work for me until 2009. At that time, I had merged with PRMG and had to lay off all LO's that held any other licenses. I was very sad to see Adrean move on, and she was greatly missed.

Over that decade, I got to see Adrean in action as the top producer she is. She carefully built up her business by referral and continues to have a large loyal following to this day. She was eager to help, quickly to adjust to new procedures, and always cheerful to work with. She's a self study, highly motivated and an exceptional business woman. Her clientele ranged from first time home buyers and new construction to mainly large investment portfolio clients with 14-16 properties.

I've seen her survive the market crash that put many people out of business. She is solid, trustworthy, with high integrity and ethics. I know she will continue to thrive in business for years to come.

Sincerely,

Bol Winston

Branch Manager/Owner, Senior Loan Officer, MLO-72150

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