



## SOUTHWEST GEORGIA BANK

June 16, 2009

TO WHOM IT MAY CONCERN:

I am a broker /loan officer with Southwest Georgia Bank and I have the privilege of using Crescent Mortgage Company whenever I place a client into the secondary market. I have worked exclusively with Crescent Mortgage for the past seven years and it has been my pleasure whenever dealing with Crescent. The employs of Crescent have always been extremely helpful in assisting me with any questions I may have in the processing of loans. The underwriting staff is also very helpful AND cordial and always happy to help out with questions. I particularly like being able to speak directly to an underwriter. I know this is not always the case with some lenders. Crescent has a great turn-over time with their loan packages and the Crescent Express system available online is a tremendous help in running your loans through A/U. You now have your findings with seconds of submitting your A/U, whereas in the past it would take up to three days.

I enjoy being able to have an account executive such as Carol Martin who takes the time to periodically check in with me to see how things are going. Ms. Martin is kind to come to your office personally to help out in any way possible. Carol takes great strides in assisting you if any problems arise. I can honestly say that everyone at Crescent that I've come in contact with is very accommodating and try their best to make your closings happen as easily as possible. At the actual closings with the attorneys, I've had closing attorneys comment to me how much they like Crescent's closing packages in comparison to some other lenders they close for.

I highly recommend Crescent Mortgage Company to any broker or bank that is considering using their services. You will find that you will have a great rapport with everyone at Crescent Mortgage. The good folks at Crescent helped me when I first got started in the secondary market business at a time when I was unable to get assistance from other lenders. They took the time to answer my questions, walk me through situations and get my loan closed when other lenders told me they weren't there to "help" me, that they were there to buy the loan and that I needed a processor. I am appreciative for Crescent and the wonderful people there that helped me when I needed them most. Go with Crescent, you'll be glad and your customers will too!

Sincerely,  
Robert J. Dyer  
Vice President  
Southwest Georgia Bank