



To Whom It May Concern:

I am writing this testimonial letter to applaud the competency and expertise of Dr. Harold Wong. Below is a laundry list of the reasons why my wife and I chose Dr. Wong to refinance our home – for the second time in four years.

Dr. Wong gives very realistic estimates of the time involved to get our money and explains the whole loan process. He also gives us detailed updates on the progress of our loan. In fact, we were able to get our cash about a week earlier than his initial estimate.

Dr. Wong explained how many in the mortgage industry use bait and switch tactics and operates very differently. Even though the mortgage, bond, and capital markets were very volatile, we got the interest rate that he said was most probable.

The manager of Security Title Agency confirmed that he is the only mortgage person that actually gets a quote up front from the title company on the fees, before he prepares the initial Good Faith Estimate and original loan application. That way he can provide the most accurate estimate to his client and also hold the title company accountable. In fact, when the loan documents arrived, he was able to find a title company error on the amount of title fees and was able to save us over \$200 by holding them to their original estimate.

Although not common in the mortgage industry, Dr. Wong not only gave us a copy of our credit report, but also spent over 30 minutes explaining how individual items affected our score and how to improve our score.

Lastly, and most importantly, Dr. Wong was able to save my loan from being denied by an ultra-conservative underwriter because of his extensive knowledge of the lending industry. A significant portion of my monthly income comes from professional speaking and consulting. Because of the nature of both professions, the underwriter only accepted 12.5% of my actual income. Dr. Wong had his processor run an automated underwriting engine at FNMA and, as a result, the loan was approved.

As the former Assistant Police Chief of Tempe, AZ, I appreciate someone who is honest as well as competent. I have known Dr. Wong for many years as we see each other most months at the meetings of the National Speakers Association, AZ Chapter.

My wife and I highly recommend Dr. Harold Wong as a true expert in the mortgage lending field.

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