



*Building
houses,
building
hope*

March 29, 2011

**Mr. Terry Ryan
Multi Financial Services Co Inc.
2580 Care Drive, Suite #2
P.O. Box 13238
Tallahassee, Florida 32317**

Dear Terry:

What a pleasure it was to meet you, J.J., and Matt at the Habitat for Humanity National Affiliates Conference last week! It was great fun to finally put faces to the voices and names I've come to know so well.

I will always say that the decision to move to third-party mortgage servicing was one of the very best decisions our Board of Directors has ever made. Furthermore, choosing Multi Financial Services above the others was a wise decision.

For five years, now, our affiliate has counted on Multi Financial Services for our mortgage servicing, and not once have we been disappointed in your efforts to serve our affiliate in all of our loan servicing needs. Not only are your services top-notch, but your staff makes working with Multi Financial Services a pleasure.

Thanks so much for all that you and your staff do to make mortgage servicing go so well for us day in and day out.

Sincerely yours,

**Ann Griffin
Executive Director**

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