



March 26, 2011

Letter of Recommendation for Multi-Financial Services:

I am the Volunteer and Family Services Coordinator for Habitat for Humanity of Monroe County (Indiana). Multi-Financial Services (MFS) has serviced our loans since 2003 and I would like to offer my recommendation.

We have almost 90 loans with MFS. All of the MFS staff are very helpful in solving any issues that arise. Early on, MFS helped us come up with a system of reporting that would work for our affiliate. The things that I value most about MFS are their flexibility in providing information in between report dates and their willingness to work with our policies. I value that Owner, Terry Ryan, has been accessible to me whenever a problem arises. The staff is always happy to answer my questions.

I also enjoy that I can access account histories and different reports on the Web at any time. I welcome any questions from Habitat affiliates who are considering MFS. I can be reached at 812-331-4069.

In Partnership,

A handwritten signature in cursive script that reads "Rebecca Mankowski".

Rebecca Mankowski
Family Services and Volunteer Coordinator

213 E. Kirkwood Avenue, Bloomington, IN 47408-3532 USA

Phone: (812) 331-4069 Fax: (812) 336-6022 www.monroecountyhabitat.org habitat@monroecountyhabitat.org