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Letter of OUTSTANDING recommendation: Cody Hayes

To Whom It May Concern:

Where do I start, it is rare to find people in the world that operate with such a high degree of integrity and ethical quality. It was my fortunate pleasure to have worked Cody Hayes.

First and Foremost Cody and his team were outstanding from start-to-finish on the recent refinance of my home. Because of his efforts it has freed me from the horrible financial position I was in. Without hesitation I would recommend him and his team to anyone I know on personal or professional level. I want to offer some history that led me to the above conclusion. I encourage you to review the information below. It is a clear overview of why I feel so strongly Cody.

I feel it is important to include some history to emphasize his value and level of service. Without solicitation and out of genuine concern for my well-being Cody reviewed my mortgage papers from an earlier refinance. The loan was supplied by what I thought was a friend near the financial crash of 2000. It was pointed out to by Cody that this unethical person charged me a 5K fee above and beyond the standard fees associated with a refinance. In short the person took advantage of me when I was at one of the worst financial spots in my life. He took 5K that I could of used desperately to help me get through the next few awful months of economic downturn. He asked, "this guy was your friend?" and then outlined where I had been taken advantage. So with all of this said I am sure you can see why I might be skeptical to deal with another mortgage broker.

Cody calmly assured me that this would never happen with him and encouraged me to follow up with him once I passed my penalty date for refinance. He did just that and we started the process of refinance. Now with 3+ yrs of wreckage behind me I was not hopeful about things getting approved. To say I could hardly face it was an understatement. In the most kind and professional manner we walked through the process. Cody and his team were outstanding in their follow up and getting this loan done in timely manner. His fees were reasonable and his manner professional. Again, I want to offer my highest praise for a person that not only excels in his trade, but also has great vision and depth as a human being. I will always be grateful for the experience of working with Cody Hayes. He is truly the best of what life has to offer.

Most Sincerely

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