

Michael K. Rowe
421 Bridge Street
Beverly, NJ 08010

Meridian Bank
Mr. Frank J. Leo
Senior Mortgage Specialist

November 9, 2013

Dear Sir:

I am writing to you and Meridian Bank to let you know how much I appreciate how you have assisted me as an Army Retired Veteran of the United States Military. Because of time of the economy and how increases of just day-to-day living which has caused a hardship on my family and me. It wouldn't be fair not to take the time to honor you and Meridian /Mortgage Department with this I say, Thank You!

Due to the cost of living everything has caused a hardship with me and my family but, because you came to my rescue it has aid me some relieve to be able to be a survival of these hard times.

I do hope that other veterans can get assistance that Meridian Mortgage allowed me to be part of and especially with reducing my Mortgage payment and certainly cause such great relieve of burden off of me.

Again, Thank you I will always remember what you have done, you put a smile on my face that I haven't had for some time!

Sincerely,



Michael K. Rowe
PFC Retired

Kramer Family Refinance:

In December my family was contacted regarding the potential of refinancing our home. While we had spoken with several banks over the course of the year, we had not found a bank that we wanted to work with due to the amount of paperwork they were requesting as well as the amount of money they expected us to pay to go through the refinance.

Meridian Bank had a much different approach and we were immediately interested due to their no-nonsense approach and their desire to make the process easy for us. Frank Leo was our mortgage specialist and we were very pleased with his professionalism and dedication to making our refinance as easy as possible for our family.

The refinance of our home through Meridian Bank was the best home loan experience we have had and this is our 4th mortgage. Frank outlined exactly what the process would entail, what documentation he would need and then overnighted the paperwork we would need to sign to get the process started. He coordinated getting all of our inspections completed and was prompt with following up to ensure it had all been completed and to our satisfaction.

During the process we even had an issue with having faxed confidential paperwork to the wrong fax number and Frank had his security team dig in to the error to ensure we would not be put at risk! Talk about going above and beyond!

Both my husband and I were thoroughly satisfied with Meridian Bank and especially our mortgage specialist, Frank. We felt during the entire process that everything that was being done for our refinance was to ensure we were 100% satisfied and not because they would be making money off the transaction. I would, and have, suggested Meridian Bank to friends and family for their mortgages and refinance and if we ever buy another house, we will definitely reach out to have Frank be our mortgage specialist again. We couldn't be more pleased with the professionalism of this bank and its employees.

Sincerely,

Jeremy K.

Sgt. US Army (Retired)

Meridian Bank

November 10, 2013

To whom it may concern:

This letter is to endorse Frank Leo as a mortgage broker. Mr. Leo took on my case in September 2013. Frank helped my parents refinance their home earlier this summer and they recommended him to me.

This refinance wasn't just something we wanted to do. It was essential and we had only a short window to complete it. My wife and I had to refinance our home as part of a divorce settlement. Without going into specifics, we had a very complicated case because of both divorce settlements, new businesses we were operating and subsequent difficulty in demonstrating we actually were earning income significantly enough to qualify for a mortgage refinance.

We had worked with another mortgage broker previously and all she did was find reasons not to work with us. While we had the ability to pay, significant equity in the house, and significant investment savings, she stonewalled us for months, asking for document after document, and changing the requirements on us multiple times. It was nothing short of offensive. As a retired Air Force colonel with an impeccable record and excellent credit, that broker treated me like I was some kind of high-risk, financial criminal, or some kind of untrustworthy deadbeat.

With Frank, it was completely different. He listened to our situation, assured us he thought he could work with us, then gave us a comprehensive list of documents he needed to put our proposal together. When he got documents, he took a lot of time to painstakingly put together our story in a way the underwriter could clearly understand.

He worked very closely with us when there were questions and treated us with the highest professionalism and respect. Ultimately, we were approved and had the deal closed in just over a month. It was a tremendous relief for us and we couldn't be happier with a mortgage broker than we are with Frank.

Bottom line: Frank Leo has my highest endorsement and I will recommend him to anybody I can who needs a new mortgage. This is easily the most positive experience I've ever had with any kind of financial transaction.

Sincerely,



Stephan F. Shope
Colonel, US Air Force (Retired)

Frank:

We just want to thank you so much for all your hard work and willingness to assist us in getting our VA Home Refinancing. Without your continued efforts and strong stances that we could meet all the qualifications, we know that this Loan would not have happened. With your persistence in obtaining the proper Appraisal, this Loan went through and we were even able to obtain a lower percentage rate than what was originally quoted.

You stayed on top of all the details and kept in contact with us all along the way so we never had any misunderstandings. By obtaining this Loan, you have made our daily lives so much easier.

Thank you so much for everything that you did for us. We would highly recommend you and Meridian Mortgage to any and all of our friends.

Frank & Dee Coumont
Sun City West, AZ