



NATIONAL QUALITY ASSURANCE div of SMC
551 Sandy Hook Road, Treasure Island, FL 33706-121
Phone 727-368-0042 Fax 727-360-8409
NMLS # 327262 & # 174483

April 15, 2014

I have known Jason Kulwicki, A1 Mtg. Processing Svs., Inc. since December 2007.

I highly recommend him for anyone interested in hiring A1 Mtg. Processing Svs., Inc.

I have reviewed many files that were processed by Jason. The documents are retained in an easy to find order. The files are easy to understand and determine borrower's ability to repay, based on income, assets etc. Disclosures are done in a timely manner and documentation is kept to assure they meet compliance standards.

If you desire further information please contact me at the phone number or e-mail listed.

Sincerely,

Sonja Grant Wheeler
President
"Mother Mortgage"
Industry Compliance Expert

SGW:s



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