



**Hygge Holdings Ltd.**  
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**Park Owner**  
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Chris Cowan  
CEO, Hygge Holdings Ltd.  
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Dear reader:

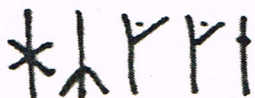
Mike Mullin has our support and our strong recommendation for your commercial mortgage and real estate needs.

Mike perfectly executed a manufactured home park mortgage for my family in 11 days, as another lender failed to meet our expectations in the last two weeks of our deal. He not only completed the deal in an unforeseen time crunch he did so and saved us thousands in interest and fees. His avidity for this specific niche of the market is clear in all of his efforts. His in-depth knowledge of accounting and tax implications gives him the edge over any other broker in the commercial field. Your decision to use someone of his caliber will be rewarded once communications are established.

I look forward to a long and successful relationship with Mike backing our business plans.

Sincerely,

Chris Cowan  
CEO, Hygge Holdings Ltd.



hygge  
(n.) a complete absence of anything  
annoying or emotionally overwhelming;  
taking pleasure from the presence of  
gentle, soothing things