

	From	Subject	Categories	Received	
Date: Last Week					
	jwright1037@gmail.com I want to say it was the very best experience I have had with a loan company in almost 30 years of real estate. Thank you for your diligence and communication. Judy Wright National Realty Centers Sent from my iPhone	Re: Feedback request for 5277 Lin Hill Dr RE:...		Sat 11/15/2014 10:13 AM	
Date: Two Weeks Ago					
	Dell'Anno, Cindy I am very satisfied with the process, your company is efficient, professional, and very quick with communication. Awesome process. Thanks for all your help.	RE: Feedback request for 7501 Legacy Ln RE:...		Thu 11/6/2014 8:50 AM	
	Jeff Mohr Hi Everyone, Let me start by saying that I'm a licensed LO and spent most of 2013 pursuing that endeavor but fell short. With that said I wouldn't trade the experience and knowledge gained for anything. Writing and actually closing loans is nothing s...	Re: Feedback request for 871 Laurel Ln RE: Ti...		Wed 11/5/2014 9:53 AM	
	Scott Morell Dear Team I also thank all of you for your efforts to finish the close last Friday. We started moving in on Saturday. My only suggestion for improvement is more proactive transparency in timing to complete all the steps in the approval process. Perh...	Re: Feedback request for 871 Laurel Ln RE: Ti...		Tue 11/4/2014 10:45 AM	
	Garrett Steele Vic, Everybody was happy to close on Friday. We thank everyone for their hard work and dedication to get the job done. Regards,	Re: Feedback request for 871 Laurel Ln RE: Ti...		Mon 11/3/2014 10:37 AM	
Date: Three Weeks Ago					
	cherrie Good morning, I just wanted to tell you how efficient I think you company is. Beth has just been a real pleasure. She is on top of everything. In doing taxes I run across many people who are working on mortgages and remortgages. Cannot tell you of th...	Re: Loan Status Update for 7501 Legacy Ln, ...		Thu 10/30/2014 6:53 AM	
Date: Last Month					
	Tod Horner I think you guys set the standard on how the mortgage process should work. From my perspective, the entire process was flawless, pain free, educational and very informative. Like you say, the key to a smooth transaction is communication, transparency an...	Re: Feedback request for 1065 Wallcott Ln R...		Thu 10/23/2014 3:39 PM	
	Tod Horner Your team is probably the most professional, efficient, polite and courteous I have had the pleasure to deal with. Tod Horner Administrative Supervisor Livingston County EMS Victor Bals <vic@hvfloans.com> wrote:	Re: Loan Status Update RE: Title File 679456 ...		Thu 10/16/2014 4:18 PM	
Date: Older					
	John Great job you do great work. Sent from my iPhone On Sep 24, 2014, at 11:45 AM, Victor Bals <vic@hvfloans.com> wrote:	Re: Feedback request for 454 Forest Hill Dr R...		Wed 9/24/2014 11:02 PM	
	Randy Dieter I appreciated your ample communication. Thanks for a smooth closing. Randy Dieter, e-Pro Real Estate One 601 E. Michigan Ave.	Re: Feedback request for 559 Asher Pass RE: ...		Thu 9/18/2014 3:13 PM	
	ben@canfordpark.net Victor, Just want to commend your team for the very professional, very informative, constant updates, and very efficient manner in which you processed the Miller's case. I was impressed!!	RE: Update on 48933 Castleford Dr, Shatha ...		Fri 9/5/2014 11:32 AM	
	Joshua Dillon Hello Mr. Bals, It was a pleasure doing business with you. The transaction was very smooth and quick! I look forward to doing business again in the future.	Re: Update on 34975 Rosslyn St RE: Andrew ...		Sat 8/2/2014 6:44 AM	
	Nicole Wrobel This was the best loan process I have ever experienced. Sent from my iPhone On Jul 30, 2014, at 2:33 PM, "Victor Bals" <vic@hvfloans.com> wrote:	Re: Feedback request for 847 GRAND MARA...		Wed 7/30/2014 3:14 PM	

From	Subject	Categories	Received
Shannon R. Boren I LOVE the communication!!! Not another lender that communicates like you do. Thanks Shannon R Boren Escrow Processor	RE: Feedback request for 847 GRAND MARA...		Wed 7/30/2014 2:38 PM
John Hoben Victor: Sorry about your Aunt. On a brighter note, many thanks for what you did to impress this East Side Realtor with how professional, streamlined communication and overall satisfaction I encountered with HVF. It was a pleasure and I hope to have a dea...	RE: Loan Update Approved HUD for 847 GR...		Wed 7/30/2014 9:58 AM
M.Eberhart Hello, everyone - Thank you for helping get to our closing. It was much appreciated.	Re: Feedback request for 20508 Delaware Av...		Wed 7/30/2014 9:29 AM
Bishop, Brenda (ES) Victor - I just wanted to thank you for all your help you provided us in getting our new home. Your team was very prompt in making this happen so quickly. Thanks again for all your efforts. Brenda Bishop Implementation Team Leader A...	RE: Feedback request for 11921 Algonquin D...		Tue 7/22/2014 10:51 AM
Fern, Dustin (D.F.) If you are looking to do some mortgage things I highly recommend using Victor Bals at Huron Valley Financial. He is a straight shooter that will do what is in your best interest and just about anything else to make a deal work. His email is: vic@hvfloa...	Huron Valley Financial		Fri 7/18/2014 9:56 AM
Dustin Fern Victor, Just wanted to give you an update on things. So yesterday turned out to be a crazy cluster f* with Wells not being able to get me my final closing figures until late afternoon.	House Update		Fri 7/18/2014 7:11 AM
Jamie Manardo Victor, It was a pleasure working with you and your team. Thank you for the update and I definitely will be sending your name out to any of our clients and friends who need a great referral for a lender. We loved you!! Thank you again and talk to you...	RE: Udate for 12191 Boldrey Dr		Tue 7/15/2014 3:21 PM
Eric Bradley Eric D. Bradley President & CEO	RE: Dustin Fern		Thu 7/3/2014 9:19 AM
! Jamie Manardo Victor, Thank you for everything you've done. It was a pleasure working with you guys. We have a few lenders we work with but I would love to add you to our list. You were very detail oriented and everything went smooth due to all your teams hard work...	RE: Update on 12191 Boldrey Dr RE: Rhonda...		Thu 6/19/2014 11:39 AM
Jeff Gilroy Victor, Thank you sir, I will most certainly keep you in mind for my mortgage needs going forward. More importantly, once I get the before and after slideshow together I'll make sure to copy you on the email.	Re: Real Estate & Mortgage Fun Facts from ...		Mon 6/16/2014 7:36 AM
Kurt Grover I just wanted to say thank you for all your long hours on my loan. For what it was - it was pretty painless. Thank you again and you will see me back for future business. I am now going to enjoy a log awaited cold beer. ! On Jun 13, 2014, at 1:53 PM,...	Re: Loan Update Approved HUD for 5596 N ...		Fri 6/13/2014 6:04 PM
Karen O'Connell Vic, Gary & Beth, Your continued communication, quick response time and clearly answered questions, helped make this transaction smooth. Appreciatively yours,	Re: Feedback request for 311 N 1st St RE: Tit...		Thu 6/12/2014 7:45 PM
! Jamie Manardo Thank you for the great communication with your team from beginning to end of this transaction. You and your team have been a pleasure to work with. Thank you again! Jamie Manardo, Admin for Tom Zibkowski The Tom Zibkowski Real Estate Group R...	RE: Feedback request for 12191 Boldrey Dr R...		Wed 6/11/2014 1:17 PM
! Pamela Zimmerlee You did a fantastic job of keeping everyone updated on where we were at in the process. To think that we signed an offer on May 3, 2014, and were closing on June 4, 2014 is unbelievable....especially with the loan being an RD loan! Thank you to all at ...	Re: Feedback request for 311 N 1st St RE: Tit...		Wed 6/4/2014 6:02 PM
Carl Watts Dear Vic Many thanks indeed for your help with the whole process. I was particularly impressed with the communication upon which HVF prides itself, and I greatly appreciated (a) structuring of the loan to meet our financial circumstances; and (b) pr...	Re: Feedback request for 973 Callaway Ct RE...		Tue 5/27/2014 8:59 AM

	From	Subject	Categories	Received	
	Tammy Lord Thank you Victor, You did a wonderful job. I will keep you as one of the lenders I refer to. Tammy Lord, Realtor CDPE, ABR, Notary RE/MAX Grande	Re: Update on 39005 Williams St RE: Amber ...		Wed 5/21/2014 9:53 AM	
	john Gamsjager You beat me to it Victor. I wanted to write and thank everyone for a smooth transaction. I appreciate everyone's hard work and I love my new home! Thanks to all... On May 19, 2014 3:39 PM, "Victor Bals" <vic@hvfloans.com> wrote: denver@denverpinto.com	Re: Feedback request for 6533 Crofoot Rd R...		Mon 5/19/2014 4:02 PM	
	denver@denverpinto.com Extremely well organized and high percentage points for all round satisfaction. Denver. From: Neal El-Sayed [mailto:neal@soldbyneal.com] Sent: Wednesday, May 07, 2014 10:35 AM	RE: Feedback request for 6590 Paul Revere L...		Wed 5/7/2014 11:09 AM	
	Nancy Rademacher Victor, Thanks for closing this file is such a short notice. The buyer were extremely happy that you and your team were able to pull this off. Looking forward to many more!!!!	Re: Feedback request for 4141 Pepper Tree L...		Fri 5/2/2014 9:25 AM	
	Carol LeFever Hi Victor... Many thanks to you and your team for a seamless transaction. I appreciate the excellent communication! Thanks so much!	SWING-WRJIL		Tue 4/29/2014 10:49 PM	
	Brenda Montri The communication is top notch! Thanks, Brenda Brenda Montri Howard Hanna Brenda Montri 734-755-3656	RE: Feedback request for 12916 LuLu RE: Titl...		Tue 4/29/2014 11:43 AM	
	James Rice Victor, Thank you for all of your help with the close with Scott and Madoka. Again, your tracking system throughout the process is hands down the best I have experienced. Kudos on a great job.	Re: Update on 25435 Sullivan Ln, Scott Tonn		Fri 4/25/2014 9:23 AM	
	Kellee Solt Victor, You and your associates were wonderful to work with. I appreciate how well you kept me updated. It was such a smooth process and closing. You are providing excellent service to your buyers and the realtors.	Re: Feedback request for 16145 Murray Rd R...		Mon 4/21/2014 7:58 PM	
	Orgun Guralp Hi Victor, I'm just writing to say that I had zero issues or concerns with the mortgage process. I could not be more satisfied with how everything went. Thank you and your team for making it easy, Orgun On Mon, Apr 14, 2014 at 10:44 AM, Victor Bal...	Re: Feedback request for 40104 Woodside D...		Tue 4/15/2014 12:53 PM	
	Tammy Lord Appraiser is going out Friday at 10:00. Thank you for the beautiful communication. It's appreciated. Have a wonderful day! Tammy Lord On Mar 27, 2014, at 3:16 PM, Victor Bals <vic@hvfloans.com> wrote:	Re: Loan Status Update - 39005 Williams St ...		Thu 3/27/2014 4:57 PM	
	Theresa Barton Theresa Barton - Real Estate 4U http://www.theovitzgroup.com/stationery/banners/realestate4u_theresabarton_web.gif < http://www.monroecountyrealestatepro.com/ > http://www.theovitzgroup.com/stationery/banners/realestate4u_theresabarton_text...	RE: Feedback request for 9098 Rockhill Ln R...		Mon 3/24/2014 10:03 PM	
	marlohughes@comcast.net Vic, Hello, I would like to take a minute to tell you how much we appreciate all your help with meeting our mortgage needs. We are extremely satisfied with how well the transaction took place. I felt that I was informed on every step and explained...	Re: Feedback request for 3944 Loves Creek ...		Wed 3/19/2014 10:29 PM	
	Brian Laskoff Victor-All was good. Thanks again, the process was very smooth. Brian	RE: Feedback request for 24799 Ravine Dr S...		Sun 3/9/2014 9:32 AM	
	From: Victor Bals [mailto:vic@hvfloans.com] Marcia Szabo Thanks for everything. marcy	Re: Feedback request for 15557 Alpine Dr RE...		Thu 2/27/2014 1:24 PM	
	Sam Gerardi Great Job to America's best Loan agent! Sam Gerardi, SFR REALTOR Livingston & West Oakland Specialist Coldwell Banker Town & Country Real Estate Search Active MLS: miLivingstonHome.com < http://milivingstonhome.com/ >	RE: Feedback request for 801 Meadowlark L...		Thu 2/27/2014 1:24 PM	

	From	Subject	Categories	Received	
	Weagley, Erika (E.R.)	RE: Salary Key Code		Thu 2/20/2014 4:26 PM	
	Perfect. I can't thank you enough for pushing everything along...it truly means so much to Rich and I. Unfortunately, Wells Fargo made what is supposed to be such a happy time such a stressful and upsetting time. Really appreciate all of your help and a...				
!	Jane Carey	FW: Loan Status Update for 3738 Winterwoo...		Tue 1/28/2014 12:58 PM	
	You my friend are a rock star! Thanks for being so pro-active with the communication J				
	Jane Carey Senior Loan Officer				
	Beth Ward	Re: Feedback request for 7005 Strawberry La...		Fri 1/10/2014 8:06 PM	
	Smooth sailing as usual. ! Thanks to everyone on your team				
	Beth Ward Beth Ward, ReMax Platinum				
	Gretchen Solai	RE: Smoother Transactions - EMD 'S		Fri 1/10/2014 12:33 PM	
	Thanks Victor. The tips are very useful and I am saving them in a file to refer back to if needed. Have a good weekend!				
<hr/>					
	From: vic@hvfloans.com				
!	Derek Bauer	RE: Loan Status Update for 35251 Edythe Dr,...		Thu 1/2/2014 4:15 PM	
	These emails are very helpful. I appreciate the professional updates! Thank you.				
	It is my pleasure to assist you, Derek Bauer Team Leader / Real Estate Expert / Associate Broker				
	Brake, Jason	RE: Fun facts from Victor Bals		Thu 1/2/2014 10:15 AM	
	These are awesome! Thank you and keep sending!				
	Look forward to working with you again in the future. Happy New Year and I hope you and yours have a great 2014!				
	Sincerely,				
	Nicole	Re: Real Estate & Mortgage Fun Facts from ...		Mon 12/30/2013 6:28 PM	
	Thanks! You were outstanding to work with!! You will always get a Refferals from me				
	Sent from my iPhone				
	On Dec 30, 2013, at 9:18 AM, Victor Bals <vic@hvfloans.com> wrote:				
!	Gretchen Solai	RE: Feedback request for 847 McDonald Dr ...		Mon 12/23/2013 11:59 AM	
	Hi Victor:				
	Thank you for being available and professional throughout the process. I appreciated the updates and the contact phone numbers and names which were very helpful. It is nice to work with someone who gets that fact that the buying and selling p...				
	Jen Reutter	Re: Touching base		Fri 12/20/2013 8:45 AM	
	Pliers!!! Merry Christmas Vic! To you and your team! I have meant to send in a note to you regarding all your hard work. We are very thankful and should anyone need your services I would certainly recommend you. I gave my mother your information, but you ...				
	Caroline Lynch	Re: Update on 718 Cardinal CT RE: David Ridal		Fri 12/13/2013 1:33 PM	
	Hi Victor I will add you to the list for mortgage providers. Thanks! Caroline				
	On Fri, Dec 13, 2013 at 10:52 AM, Victor Bals <vic@hvfloans.com> wrote:				
	Loan Status Update				
	Michael Jacoboni	Re: Loan Update Approved HUD for 16772 ...		Mon 12/9/2013 4:27 PM	
	Dear Mr. Bals and the team at Huron Valley Financial,				
	I would like to begin by saying how impressed and pleased I am with the way you and your team have helped my mother and I through this transaction process. In my eyes, Huron Valley Fin...				
	David Palmer	Re: Feedback request for 718 Cardinal CT RE:...		Mon 12/9/2013 12:10 PM	
	Things went pretty smooth, thanks for your assistance with this transaction.				
	Cheers, David Palmer				
	Susan	Re: Loan Update Approved HUD for 16772 ...		Sat 12/7/2013 11:08 AM	
	Good Morning Everyone! I wish to thank each of you for assisting with Michael's purchase of his 1st home! Everyone did a fantastic job making this experience a good experience! From the beginning thru the closing yesterday- everything went ...				
	Kathy Lau	RE: Feedback request for 3328 W Clarice Ave...		Wed 12/4/2013 8:47 AM	
	Good morning,				
	Keep doin' what you're doin', it works! Love it when I see you guys are the lender, I know you'll keep us updated and we'll get to the closing table successfully J				
	Nicole	Re: Feedback request for 114 Singh Blvd RE: ...		Mon 12/2/2013 6:53 PM	
	Wonderful! You guys have superb communication, very smooth process and I appreciated how quick your team was in working with me				
	Sent from my iPhone				
	On Nov 23, 2013, at 6:48 AM, Victor Bals <vic@hvfloans.com> wrote:				

	From	Subject	Categories	Received	
	Kevin Gerkin	Re: Feedback request for 9010 Ridgefield Dr ...		Sat 11/30/2013 8:30 AM	
	<p>Victor, Thank you for getting us to the finish line. I was very pleased with the communication and your staff did an awesome job. Sincerely</p> <p>Kevin Gerkin. Sent from my iPhone</p>				
	dianeresseguie@comcast.net	Re: Loan Status Update RE: Title File 22917 R...		Mon 11/25/2013 4:06 PM	
	<p>Can I just say OMG ..</p> <p>I can't THANK YOU ALL enough for all your hard work to make what some would say almost impossible closing happen !!</p> <p>Such a good feeling to know I will not be homeless for the Holidays :)</p>				
	Michelle White	Re: Feedback request for 114 Singh Blvd RE: ...		Mon 11/25/2013 8:55 AM	
	<p>It was nice working with you. Very easy...I wish all my closings went as painless.</p> <p>Michelle White Fabrizio & Brook, P.C. 888 W. Big Beaver, Ste. 800</p>				
	Michael Shebak	Re: Feedback request for 114 Singh Blvd RE: ...		Sun 11/24/2013 8:29 AM	
	<p>You set the standard for your industry, Victor.</p> <p>Michael Shebak 586-907-5513</p>				
	Jen Reutter	Re: Real Estate & Mortgage Fun Facts from ...		Wed 11/20/2013 10:17 AM	
	<p>Wow Victor, that is amazing. I am so thank for for the many blessings in my life. Don't you think for a second that I don't count you and the rest of HVF as one of them! :) If we ever seem to have an issue I will let you know in case you can assist in any...</p>				
	Maria Pratt	Re: Feedback request for 11558 Gerald Dr R...		Wed 11/20/2013 7:19 AM	
	<p>Great job Victor!</p> <p>Maria Pratt On Nov 20, 2013, at 6:20 AM, Victor Bals <vic@hvfloans.com> wrote:</p>				
	dave@davevillerot.com	Mills		Wed 11/13/2013 8:13 AM	
	<p>Great Job, thanks for getting the deal done smoothly</p> <p>Dave Dave Villerot, GRI / SRES / CLHMS Associate Broker / Keller Williams BMC</p>				
	Kenneth C Hogue	Re: Gaydek		Tue 11/12/2013 4:06 PM	
	<p>I appreciate it Vic. They may have a new lender but I would prefer to use you instead. I appreciate your work. Thanks again.</p> <p>-Kenneth Kenneth Hogue Keller Williams The Perna Team</p>				
	Denise Craver	RE: Title Order Info for File # : Regarding Th...		Tue 11/12/2013 3:53 PM	
	<p>Looking forward to it, you keep us well informed.</p> <p>Thanks, Denise Craver</p>				
	Kenneth C Hogue	Gaydek		Tue 11/12/2013 2:54 PM	
	<p>Thanks Vic I appreciate your promptness. I'll keep recommending you to all my clients. Thanks again I appreciate it.</p> <p>-Kenneth Kenneth Hogue Keller Williams The Perna Team</p>				
	Michael Shebak	Re: Loan Status Update for 114 Singh Blvd, R...		Tue 11/12/2013 2:37 PM	
	<p>Just want to say that your communication style, detail and frequency should be mandated for all lenders.</p> <p>Thank you! Best regards, Michael Shebak</p>				
	skillerdems@comcast.net	Re: Real Estate & Mortgage Fun Facts from ...		Mon 11/4/2013 9:47 PM	
	<p>Vic I truly appreciate the dialogue. I have been blessed to have a great life and I'm thankful everyday!</p> <p>Stay in touch!</p>				
	Severts, Cynthia	RE: Touching base		Thu 10/31/2013 9:38 AM	
	<p>Hello Victor, You can rest assured that if I hear of anyone who is in need of a mortgage – I will definitely recommend you. You have taught me how important having the right mortgage broker is in assuring a smooth process.</p>				
	Sheila Grimes-Bhirdo	Re: Lead follow up for MicheleRice		Wed 10/16/2013 3:10 PM	
	<p>Hi Victor, I think your program is very specific and the follow up plan is great.</p> <p>I will be in touch, thank.</p>				
	Karen Dafoe	Re: Loan Update Approved HUD for 222 Am...		Wed 10/16/2013 11:28 AM	
	<p>Thanks! Great job on this file!</p> <p>On Wed, Oct 16, 2013 at 11:25 AM, Victor Bals <vic@hvfloans.com> wrote: Loan Status Update - APPROVED HUD</p>				

	From	Subject	Categories	Received	
	alana bories	Re: Feedback request for 10104 Denton Hill ...		Thu 10/10/2013 9:44 AM	
	<p>Thank You for all the updates it made everything such a good experience. I will remember you in the future. Thanks again for a smooth mortgage. Alana</p> <p>On Wed, Oct 9, 2013 at 5:16 PM, Victor Bals <vic@hvfloans.com> wrote:</p> <p>Sheila Grimes-Bhirdo</p>				
	Sheila Grimes-Bhirdo	Re: Update for 15875 Blue Skies Dr CRM:0187...		Tue 10/1/2013 4:15 PM	
	<p>Thank you Victor. Great follow up.</p> <p>Sheila</p> <p>Sent from my iPad</p> <p>Gary Halek</p>				
	Gary Halek	RE: Loan Status Update for 1047 Gasser CT, ...		Tue 10/1/2013 9:42 AM	
	<p>Thanks. Our goal is for you to consider us as "Your Assistant"!!</p> <p>Your Referral is the best "Thank You"</p> <p>Gary Halek</p> <p>Randy Meek</p>				
	Randy Meek	Re: Update for 3305 E Clarice Ave CRM:018723		Tue 10/1/2013 7:47 AM	
	<p>Thanks Vic! I think this a great system, I need to send some business your way.</p> <p>Randy Meek RE/MAX Platinum</p> <p>517-304-7344</p> <p>Thai Do</p>				
	Thai Do	Re: Real Estate & Mortgage Fun Facts from ...		Tue 10/1/2013 7:43 AM	
	<p>Hi Vic, That is a very interesting statistic. You left a very good impression on time. I have been telling people in the office and friends about you. I will always keep you in mind.</p> <p>Thanks Vick, Thai</p> <p>Jennifer Wroblewski</p>				
	Jennifer Wroblewski	Re: Feedback request for 8775 Roberts Rd R...		Thu 9/26/2013 1:41 PM	
	<p>Thank you everyone! Great transaction!</p> <p>Jennifer Wroblewski Keller Williams Realty</p> <p>Cell: 248-854-3100</p> <p>miller.davidkirby@gmail.com</p>				
	miller.davidkirby@gmail.com	Re: Feedback request for 8775 Roberts Rd R...		Thu 9/26/2013 12:01 PM	
	<p>Awesome team work. Start...to finish!! Sent from my Verizon Wireless BlackBerry</p> <hr/> <p>From: Victor Bals <vic@hvfloans.com></p> <p>Wroblewski Client Care</p>				
	Wroblewski Client Care	Re: Feedback request for 8775 Roberts Rd R...		Thu 9/26/2013 9:45 AM	
	<p>You already know how much I love your e-mail updates :) It can be really frustrating on the listing side when we have no idea what is going on with the buyer's loan. You've streamlined the process to keep everyone in the loop and it makes the transaction ...</p> <p>Brake, Jason</p>				
	Brake, Jason	RE: Feedback request for 8775 Roberts Rd R...		Thu 9/26/2013 9:41 AM	
	<p>Feedback would be keep up the excellent work! Thank you for helping our family realize a dream!</p> <p>I hope to work with you and your team again in the future.</p> <p>Jason Brake</p> <p>Trudy</p>				
	Trudy	RE: Feedback request for 13718 Forest Ridge...		Mon 9/23/2013 9:33 AM	
	<p>Is this an excellent team effort or WHAT!!!</p> <p>From: Victor Bals [mailto:vic@hvfloans.com]</p> <p>Sent: Saturday, September 21, 2013 7:19 AM</p> <p>Victor Bals</p>				
	Victor Bals	RE: Congratulations on the accepted offer fo...		Thu 9/19/2013 6:21 AM	
	<p>Karen, thank you for the kind words. Our goal is to not be just a lender but your assistant during the transactions. We want to give your client and everyone in the transaction world class communications to free time for you to do what you do best. Pro...</p> <p>Karen Dafoe</p>				
	Karen Dafoe	Re: Congratulations on the accepted offer fo...		Wed 9/18/2013 8:46 PM	
	<p>Hi, your emails are great customer service. The purchase agreement states a \$199 compliance / trans fee.</p> <p>Gary, thx for call today. This is my correct gmail id. Thx!</p> <p>We r re-negotiating price a bit post inspection so will keep u posted.</p> <p>Engelbert, Debora</p>				
	Engelbert, Debora	Re: Feedback request for 2181 Sharon Hollo...		Mon 9/16/2013 1:00 PM	
	<p>Hello, Very good job and even closed ahead of time. Thanks,</p> <p>On Mon, Sep 16, 2013 at 11:29 AM, Victor Bals <vic@hvfloans.com> wrote:</p> <p>Loan Status Update</p> <p>Lori Marshick</p>				
	Lori Marshick	RE: Feedback request for 25775 Coach Ln RE...		Sun 9/15/2013 2:21 PM	
	<p>Hi Victor,</p> <p>As far as I know the Chladny's were happy with their loan. The closing went smooth. With a new build I am not involved as much, and all i heard from the Chladny's were good comments about the process. Great job!</p> <p>Trudy</p>				
	Trudy	RE: Feedback request for 25775 Coach Ln RE...		Fri 9/13/2013 5:11 PM	
	<p>Jack said to me, "...this is exactly how it should be done...." When I told him that we had a C of O 9/10 and then a closing 9/12.</p> <p>Trudy</p> <p>From: Victor Bals [mailto:vic@hvfloans.com]</p>				

	From	Subject	Categories	Received	
	Marie Miller	Re: Feedback request for 52588 Fremont Dr ...		Mon 9/9/2013 10:14 AM	
	Dear Vic and team, We were so impressed with your communication and efficiency of securing a mortgage for us. We closed on Friday without any problems. We are so happy with our new home and appreciate helping us get here. We will be sure to recommend ...				
	Jo Ann Steuwe	Re: Feedback request for 41633 Riveroaks Dr...		Sat 9/7/2013 9:40 AM	
	Everything went pretty smooth except for the delay due to underwriting requesting another appraisal. It was nice for the buyer that she didn't have to pay for a second appraisal. All went well.				
	Jo Steuwe Listing Agent				
	Linda Woods	Re: Feedback request for 8178 Eagle Ridge L...		Thu 9/5/2013 6:06 PM	
	I found everyone at Huron Valley very nice and competent in their work. My favorite part of the process was you let me know what was going on every step of the way, either by a phone call or e-mail. Thank you.				
	Linda and Don				
	Brake, Jason	RE: Loan Status Update Title File # 22806 RE:...		Fri 8/23/2013 3:25 PM	
	Damn you're good! These status updates are awesome!				
	Jason Brake US Farathane Corporation				
	Brian Dabish	Re: Feedback request for 15875 Blue Skies D...		Wed 8/14/2013 8:13 PM	
	Wonderful transaction as always! Thanks for the great communication :)				
	-Brian Sent from my iPhone				
	Andrew Castine	Re: Real Estate & Mortgage Fun Facts from ...		Mon 8/12/2013 7:59 AM	
	thanks for the info! I appreciate you looking out for me and all the work you've done over the past 6+ months! we just booked a wedding venue in petoskey up north for next aug. 2014, so things are getting exciting in the castine household! thanks ag...				
	Tige Reader	RE: Udate for 1002 Woodruff Lake Dr CRM:0...		Mon 8/12/2013 7:22 AM	
	Thanks Victor, It has been a pleasure to work with you & I am sure our paths will cross again. I am currently working with Roger Latham out of your Fenton office. We have known each other & worked together for years. Roger is another shining example of...				
	Conne Terova	Re: Update on 1963 Knollwood Dr RE: Lisa C...		Mon 8/12/2013 7:20 AM	
	Hi Victor~ I wanted to tell you how very impressed I was with your communication and the work that you did on this deal. It was a true pleasure working with you and perhaps we can do it again.				
	Timothy Eoll	Re: Update on 9218 Pontiac Trl RE: Cynthia S...		Mon 8/12/2013 7:15 AM	
	Hi Victor! It was a pleasure working with you. Although there were stressful times during the process, you stayed in contact and kept us all informed at every step. You did a fantastic job of "making it happen"! You are hired! my next customer will ...				
	Rayanne Gardner	Re: Loan Status Update Title File # 354909-3...		Wed 8/7/2013 6:47 PM	
	Victor, I really appreciate your efforts to stay on top of everything and keep all parties informed. It is very refreshing to know there are lenders who are so professional.				
	Wendy Rish	RE: Feedback request for 827 Otter Ave RE: T...		Mon 8/5/2013 10:38 AM	
	Excellent! Thanks so much for the great communication! Wendy Rish				
	Michelle Jonna	Re: Touching base with Victor Bals CRM:017...		Fri 8/2/2013 9:36 AM	
	Hi Vic, Thanks for the email! I spoke with you a few weeks ago about a possible purchase but that house sold before we could make any moves. We will probably be moving within the next couple of years so we will definitely be in touch when the time come...				
	Pam Shearer	Re: Feedback request for 3305 E Clarice Ave ...		Fri 8/2/2013 9:05 AM	
	As always, it's a pleasure to work with you and your staff. Some of the smoothest closings we have. Have a great week-end. Pam Shearer and Melissa Roisen Re/Max Platinum Closing Department				
	Haley Textor	Re: Feedback request for 3305 E Clarice Ave ...		Fri 8/2/2013 8:28 AM	
	I appreciate all your help throughout this process. Y'all went above and beyond and I will be forever grateful and defiantly refer you! Haley				
	Sent from my iPhone				
	Jaime Knapp	Re: Update on 2915 Wheat Valley Dr RE: Joh...		Thu 7/25/2013 8:04 PM	
	Hi Victor, I appreciate your follow up. Wheat Valley went really well, and I thought you and your team did a great job from start to finish. I hope to work together on a future transaction.				

	From	Subject	Categories	Received	
	Neal El-Sayed Thank you Victor, I will definitely keep you in mind. I like your services.	Re: Update on 55070 Copper Dr RE: Leo Clo...		Thu 7/25/2013 2:10 PM	
	On Thu, Jul 25, 2013 at 6:08 AM, Victor Bals <vic@hvfloans.com> wrote: Carlson, Lisa Hi Vic, No complaints on this end. You and your staff have been wonderful! Thank you for all that you have done :D	RE: Feedback request for 1963 Knollwood Dr...		Tue 7/23/2013 4:26 PM	
	Lisa readertoo@comcast.net Good luck to you, keep up the good work. Would love to do another deal with you. Bj	Re: Feedback request for 1963 Knollwood Dr...		Tue 7/23/2013 1:00 PM	
	From: "Victor Bals" <vic@hvfloans.com> readertoo@comcast.net You took a hard file and made it work. Good job of updating and keeping us informed. Thank you, Bj	Re: Feedback request for 1963 Knollwood Dr...		Tue 7/23/2013 12:43 PM	
	From: "Victor Bals" <vic@hvfloans.com> Thai Do Thank you Gary! My experience with everyone at HVF is exceptional. I done many loans and this is the best experience of all. I will communicate and share my experience to others about HVF.	RE: Loan Update Approved HUD for 3182 Ot...		Tue 7/23/2013 12:15 PM	
	Thai Do Accounting Manager-Steel Business Reoresources1@aol.com Thanks for the update Vic, it is always a pleasure working with you guys!	Re: Loan Status Update - 42435 Five Mile Rd...		Mon 7/22/2013 9:36 AM	
	Respectfully, Felicia Bowser REO Resources Kantha Gardner Thanks Victor. Your service was exceptional! You are on my short list of lenders!	RE: Update on 2115 Cardinal CT RE: Sherrill ...		Mon 7/22/2013 9:31 AM	
	From: Victor Bals [mailto:vic@hvfloans.com] Sent: Saturday, July 06, 2013 9:28 AM doyle, kerry Just wanted to send out the warmest of thank you's for everything you personally did to help me close yesterday. You are an incredible team. It was a smooth process and I personally enjoyed working with everyone. :)	Thank you		Wed 7/17/2013 3:18 PM	
	Thanks again, Kerry Proud o... denver@denverpinto.com This was the most organized, systematic loan process I have ever come across in all my years in title insurance. The followup was agonizingly accurate in a great way! Everyone was on the same page every page of the book. What is the name of this softwa...	RE: Feedback request for 55070 Copper Dr R...		Fri 7/12/2013 8:24 AM	
	Anne McDougall You 2 are the BEST!!! Thanks so much for all your hard work in getting this done for us!!!	Re: Loan Status Update - Closing Package C...		Wed 7/10/2013 4:06 PM	
	Sent from my iPhone On Jul 10, 2013, at 3:44 PM, Victor Bals <vic@hvfloans.com> wrote: Donna Greis Fabulous job Victor. Thank you until next time.	Re: Feedback request for 11870 Humphrey R...		Sat 7/6/2013 9:01 AM	
	On Jul 6, 2013 8:47 AM, "Victor Bals" <vic@hvfloans.com> wrote: Loan Status Update David Miller I had zero issues or complaints. The communication between all parties was outstanding. Let's do another deal soon! DM	Re: Feedback request for 8587 Kalamazoo Ri...		Mon 7/1/2013 7:47 AM	
	On Mon, Jul 1, 2013 at 6:37 AM, Victor Bals <vic@hvfloans.com> wrote: Loan Status Update Joanne T. Fitzpatrick Well done, thank you!!	Re: Feedback request for 14360 Fairway St R...		Mon 6/24/2013 10:37 AM	
	Joanne Fitzpatrick Associate Broker Century21 Today, Inc. 248-425-5707 Laura Close Thank you Victor! Things are going well. Getting settled into my new condo. I love it! Thanks again for all your help. Thanks to Gary and Beth too! One of my good friends, Melissa Stevens, is going through the process with you now . Michelle sold her a hou...	Re: Real Estate & Mortgage Fun Facts from ...		Thu 6/13/2013 2:37 PM	
	Carlson, Lisa Vic, The communication from you and your staff is outstanding!!! Thank you :D	RE: Loan Status Update for 1963 Knollwood ...		Mon 6/3/2013 3:27 PM	
	From: Victor Bals [mailto:vic@hvfloans.com]				

	From	Subject	Categories	Received	
!	Eva Morrow Victor, it was a pleasure working with you. I really appreciate your attention to detail. p/s - you should market your software program to other lenders! - lol Have a great weekend. Eva	Re: Feedback request for 7300 Muerdale RE: ...		Fri 5/31/2013 4:37 PM	
	DEAN GOMOLL Great Job to you and your TEAM! LET'S DO IT AGAIN SOON! Thanks,	Re: Feedback request for 1614 Marquis LN R...		Fri 5/31/2013 3:20 PM	
	Sherrill Black Hello Victor, As I am getting "settled in", I am very happy everything went as planned, and was very smooth. I felt very informed & respected throughout the process. Thank you for all your teams help in getting me into my "Lake House".	RE: Feedback request for 2115 Cardinal CT R...		Wed 5/29/2013 7:54 AM	
	Tige Reader Good job to all!! Always a pleasure to work with a bunch of Pros. Let's do another...	RE: Feedback request for 1002 Woodruff Lak...		Tue 5/28/2013 8:55 PM	
	Kantha Gardner Victor, You and your team were great to work with. I was on the sellers side, but your communication was fantastic. You kept us informed throughout the entire process and answered any questions I had on my side (which were few because of your communica...	RE: Feedback request for 2115 Cardinal CT R...		Tue 5/28/2013 12:12 PM	
	amy crosby Thank you so much for all your help!! We truly appreciate you guys maki it so stress-free!! Amy and Ryan From: Victor Bals <vic@hvfloans.com> To: "Crosby, James" <acrosby2323@yahoo.com>; "Hargreaves, Andrew" <forsalebyandy@gmail.com>; "Madden, Amand...	Re: Feedback request for 43936 Orleans Ct R...		Thu 5/23/2013 9:37 PM	
	Gary Halek You are so welcome Amy. I do not get to go to closings but Vic tries to make it there if his schedule allows. Thank you for the referral. Good luck with everything!! God Bless!!!	RE: Loan Status Update - Closing Details - Ti...		Mon 5/20/2013 5:34 PM	
	Jan Zupko Thanks for doing such an incredible job!!! On Tue, Apr 30, 2013 at 5:53 AM, Victor Bals <vic@hvfloans.com> wrote: Loan Status Update	Re: Update on 421 Inverness St RE: Lynne Si...		Tue 4/30/2013 4:55 PM	
	Wanner, Matthew Thanks again for your help through the process and expediting the close! We appreciate the effort! I wish you and your family well!! Matt Matthew Wanner	RE: Feedback request for 8507 Ranch Estates...		Sat 3/16/2013 11:56 AM	
	Wanner, Matthew Thanks again for your help through the process and expediting the close! We appreciate the effort! I wish you and your family well!! Matt Matthew Wanner	RE: Feedback request for 8507 Ranch Estates...		Sat 3/16/2013 11:56 AM	
	Dan Zehr Victor, Beth, & Gary, The closing went great. I do not believe that I can come up with any type of suggestions to make the loan process go any smoother. You all played an important part in the success of this home buying process and we are very gratefu...	Re: Feedback request for 28 Anvil Ln RE: Titl...		Mon 3/11/2013 9:59 AM	
	Ron Austin You were awesome Vic. Smooth transaction and everyone seems happy. Thank you again. Ron Austin General Manager	RE: Feedback request for 28 Anvil Ln RE: Titl...		Thu 3/7/2013 6:25 PM	
	Michelle Jonna Thanks for everything!!! Everybody involved was great! Michelle On Tue, Mar 5, 2013 at 8:38 AM, Victor Bals <vic@hvfloans.com> wrote: Sandy Szekely	Re: Feedback request for 408 Gardenia Ave ...		Tue 3/5/2013 10:33 AM	
	Sandra Szekely Say Sold! REAL ESTATE ONE - Brighton Cell (734) 649-3152 william.gray10@comcast.net	4035 Hidden Trail Howell Re: PA Extension Needed - RE: Loan Status ...		Sun 3/3/2013 11:46 AM	
	Victor, It looks like we are closing this on Thursday, thank you for your effort and expertise. It has been a pleasure working with you, I know how much goes into getting a loan to the closing table in your business these days and I appreciate your makin...			Sat 3/2/2013 8:00 AM	

	From	Subject	Categories	Received	
	Dan Zehr	Re: Ready for closing!		Fri 3/1/2013 1:39 PM	
	<p>Thank you Gary. It has been an absolute pleasure working with you all. You all and HVF will be my first and only reference to friends and family looking to buy a home.</p> <p>On Fri, Mar 1, 2013 at 1:32 PM, Gary Halek <gary@hvfloans.com> wrote:</p>				
	Dave Prevost	RE: Feedback request for 54641 Brentwood ...		Wed 2/27/2013 10:37 AM	
	<p>Victor,</p> <p>Thank you for all the hard work you and your team put into this deal. I greatly appreciate the professionalism of your staff as well as the ongoing communication throughout the process.</p>				
	Deborah Dawson	Re: Feedback request for 1128 Bower St RE: ...		Tue 2/26/2013 8:59 AM	
	<p>We were so very happy with the whole process. We were always informed with each step of the process. It was stress free! Will definitely recommend your company to anyone looking for a mortgage. Thank you and your staff for all you did.</p>				
	Robert Schicke...				
	Steve Lindquist	Re: Feedback request for 9148 Eagle Run Dr ...		Fri 2/22/2013 11:55 AM	
	<p>Hi Victor- Thanks again for an extremely smooth refinancing process from start to finish! You have an excellent team! We will absolutely recommend you to others (as we have already done). Beth stopped in to introduce herself during the closing which w...</p>				
	Tina Tiller	RE: Feedback request for 1491 Scotland Yard...		Thu 2/21/2013 3:19 PM	
	<p>File closed without a hitch. Loved working with your organization and look forward to many more deals in the future!</p> <p>Thank You, Tina Tiller</p>				
	Rachel Marino	Re: Feedback request for 4035 Hidden Trail ...		Sat 2/16/2013 9:10 AM	
	<p>We're very happy with the professional service that we received from Victor, Gary and the entire staff at Huron Valley Financial. Thanks for keeping us updated throughout the entire transaction, making the stressful process of purchasing a new home much e...</p>				
	Janet Finley	Re: Feedback request for 1128 Bower St RE: ...		Fri 2/15/2013 9:23 AM	
	<p>Dear Vic, Working with Huron Valley Financial is always a pleasure due to their up-to-date communication process. During that quiet period between removal of contingencies and closing day, keeping the Buyer engaged in the excitement of pending home own...</p>				
!	Steve Katsaros	Re: Feedback request for 4035 Hidden Trail ...		Fri 2/15/2013 9:22 AM	
	<p>GREAT Job Victor, I love the timely updates.</p> <p>Steve Katsaros Associate Broker-Real Estate One Inc.</p>				
	Steve Lindquist	Re: Loan Status Update - Closing Details - Ti...		Thu 2/14/2013 11:55 AM	
	<p>Wow...you all are so incredibly efficient and work together so well! Thank you! Have a great afternoon! Kelley P.S. Thanks for the call, Beth. I decided not to wait for Steve to get back with me. I called him and got it settled.</p> <p>--- On Thu, 2/14...</p>				
	Dan Zehr			Mon 1/28/2013 2:32 PM	
	<p>Victor, I just wanted to take a second to say thank you. You and your team have paid more attention to us and have taken more time to help than any other lender or broker that we have dealt with in the past 4 years. Your attention to detail and willing...</p>				
	Andrew Hoppe	Re: Real Estate & Mortgage Fun Facts from ...		Wed 1/23/2013 11:04 AM	
	<p>Thanks Victor! It's good to know someone like you still has our back. The house is still wonderful and we couldn't be happier here. I will be sure to spread the word of your great work. Thanks again, Andy</p> <p>On Wednesday, January 23, 2013, Victor Bals ...</p>				
!	janet McAllister	RE: Update on 59765 Mallory Ln RE: Daniel S...		Mon 1/14/2013 11:42 AM	
	<p>Victor,</p> <p>I would like to discuss working to gether.. I will call you later.</p> <p>Janet McAllister<http://www.vlshomes.com/webdocs/brokers/XUEH/xrpl01jmcallister.jpg> logo_mcallister.png</p>				
	Gary Halek	FW:		Fri 1/11/2013 11:12 AM	
	<p>Gary Halek Platinum Processor for Victor Bals 810-224-5626</p>				
!	Anne Smith	Re: Feedback request for 59765 Mallory Ln R...		Sat 1/5/2013 1:21 PM	
	<p>This was a very positive experience. Huron Valley Financial was more than competent. Thank you.</p> <p>On Jan 4, 2013, at 3:03 PM, Victor Bals wrote:</p> <p>Loan Status Update</p>				
	dcbazley	Re: Received Underwriting Disposition For 4...		Sat 1/5/2013 10:06 AM	
	<p>I have been very impressed with your communication system.</p> <p>Looking forward to doing more deals.</p> <p>On Saturday, January 5, 2013, Victor Bals wrote:</p>				

	From	Subject	Categories	Received	
	Daniel Shockley	Re: Feedback request for 59765 Mallory Ln R...		Fri 1/4/2013 7:01 PM	
	<p>Vic, the team was great. Very professional and responsive. Also, I filed the 2 documents with the township this afternoon. On Friday, January 4, 2013, Victor Bals wrote: Loan Status Update</p>				
	Chirag Shah	Re: Real Estate & Mortgage Fun Facts from ...		Wed 1/2/2013 12:49 PM	
	<p>Hi Victor, Those are really wise words and very useful information. Thank you for sharing it with me. I will always keep this in mind. I will also spread word and will recommend your name whoever needs mortgage assistance.</p>				
	Michael Perna	Re: Feedback request for 39776 Muirfield RE...		Sun 12/30/2012 2:50 PM	
	<p>Hello Judy, Thank you for copying me on this email. I appreciate the thoughts. I agree with you on the lack of communication with the other agent and their seller. My communication with them was good though Connie and I had to asked the same questio...</p>				
	Judy Jaglan	RE: Feedback request for 39776 Muirfield RE...		Sun 12/30/2012 11:52 AM	
	<p>Victor, Your service was great, without your help I would not be able to close based on the requirements that were provided to me. You made the whole process very easy and non-stressful. Thank you again</p>				
	Johanne Dufort	RE: Feedback request for 7484 STRAWBERRY...		Mon 12/17/2012 3:25 PM	
	<p>Thank you for staying on top of this one and getting it closed. Happy Holidays to you and yours!</p>				
	Johanne DuFort,				
	Wendy Valko	Re: Feedback request for 7484 STRAWBERRY...		Mon 12/17/2012 8:36 AM	
	<p>it You were wonderful, Thank you! Wendy --</p>				
	Robin M. Stapleton	RE: Feedback request for 8352 BAYTES DR R...		Thu 12/13/2012 8:28 AM	
	<p>Victor, Everything went flawlessly with our Closing. I was so impressed with the entire process that I can't even tell you. I can't even imagine having any suggestions to improve your procedures.</p>				
	Bonnie David	Re: Feedback request for 364 Daubony Dr R...		Tue 12/11/2012 10:47 AM	
	<p>This was by far the easiest closing process we have had yet. The continuous feedback and progress reports were wonderful. Thank you for a job well done!</p>				
	Judy Perry Closing Coordinator Quantum Real Estate, LLC				
	Terry Prasad	Re: Feedback request for 24839 Brompton ...		Mon 12/10/2012 11:41 AM	
	<p>Hi Victor, Thanks for your help and extraordinary attention to detail along the way. Our only disappointment with the process was not with you, but rather the fact that it took so long to get the final numbers. I think the process of trying to work w...</p>				
	Kathy Lau	RE: Feedback request for 8352 BAYTES DR R...		Fri 12/7/2012 1:43 PM	
	<p>Always a pleasure working with you all at HVF J</p>				
	Kathy Lau				
	Escrow Officer/Closer				
	Angela Mahnke	RE: Feedback request for 8352 BAYTES DR R...		Fri 12/7/2012 12:11 PM	
	<p>Vic, Thank you for keeping all of us informed! Good job.</p>				
	Bonnie David	Re: Loan Status Update RE: Title File 21840 R...		Fri 12/7/2012 10:21 AM	
	<p>Just because it is expected, doesn't mean it is received. It costs me a lot of support \$\$ typically to have my staff follow up on status of loans. I will get the cards. Thankx. On Fri, Dec 7, 2012 at 7:37 AM, Victor Bals <vic@hvfloans.com> wrote:...</p>				
	Andrew Hoppe	Re: Loan Status Update RE: Title File 21840 R...		Thu 12/6/2012 6:02 PM	
	<p>I second that Bonnie, thank you so much Victor! Beth and Gary also were great!</p>				
	<p>On Thursday, December 6, 2012, Bonnie David wrote: Yeah, our favorite words. Vic, thanks to you specifically for keeping us informed every step of the day. As an ...</p>				
	Bonnie David	Re: Loan Status Update RE: Title File 21840 R...		Thu 12/6/2012 6:00 PM	
	<p>Yeah, our favorite words. Vic, thanks to you specifically for keeping us informed every step of the day. As an experienced broker/owner, I can say that very few lenders keep us informed like you do. Thank you for your splendid service.</p>				
	<p>On Thu, Dec...</p>				
	Crystal Marsh	Re: Feedback request for 2214 LINWOOD A...		Mon 12/3/2012 6:24 PM	
	<p>Extremely happy with your service and communication. Thank you for your help.</p>				
	<p>From: Victor Bals <vic@hvfloans.com></p>				

	From	Subject	Categories	Received	
	Kathy Lau Hi Victor, I wish all of my closings went as smooth as yours. It's always a pleasure to do business with you. Sincerely,	RE: Feedback request for 224 S Ann St RE: Ti...		Wed 11/28/2012 12:10 PM	
!	Audrey Morton-Dziekan Hi Vic, I have no complaints. I am completely happy with how things were handled and how smoothly things went. It was a pleasure to work with you.	RE: Feedback request for 224 S Ann St RE: Ti...		Wed 11/28/2012 9:56 AM	
	nikki@prudentialheritage.com Sincerely, Nikki Niemi Prudential Heritage Real Estate	Re: Feedback request for 224 S Ann St RE: Ti...		Tue 11/27/2012 1:41 PM	
	Jan Zupko I love your good communication Victor! Hope you have a nice week end. Jan Zupko	RE: Loan Status Update Title File # 21724 RE:...		Fri 11/9/2012 4:15 PM	
	Brian Dabish Wonderful transaction as always! On Mon, Oct 29, 2012 at 8:52 AM, Victor Bals <vic@hvfloans.com> wrote: Loan Status Update	Re: Feedback request for 45767 BRISTOL CIR...		Mon 10/29/2012 10:45 AM	
	Bob Jakowinicz No complaints all went great. FOLLOW US on Google Plus @ https://plus.google.com/107750618675258262940 < https://plus.google.com/107750618675258262940 > LIKE US On Facebook @ www.facebook.com/MichiganRealEstateInformation < http://www.facebook.com/MichiganRealEstateInformation >	Re: Feedback request for 7522 Garden St RE:...		Fri 10/26/2012 4:10 PM	
	Lisa Rozmarniewicz Hi Victor, I don't need to tell you how comfortable I am with you taking care of my mortgage needs. I have known you professionally for over 6 years, but have never had the need to refinance or apply for a new mortgage. When the need came up for me ...	RE: Feedback request for 4342 Old Mill Rd R...		Fri 10/26/2012 9:43 AM	
	Justin Beglin Thanks Victor, We really appreciate everything you and your team have done for Jana and I. We look forward to staying in touch and of course you will always be highly recommended by us to all those looking to finance they're homes.	Re: Real Estate & Mortgage Fun Facts from ...		Tue 10/16/2012 8:44 PM	
	Ashley Fecteau Hi Victor, All good feedback from our end. We both thought everything went very smoothly and was very clearly laid out. We really appreciate you being on top of the process from a timing perspective...such as ordering the appraisal and moving our fil...	Re: Feedback request for 5954 Blackberry Ln...		Thu 10/11/2012 11:03 AM	
	Wendy Martinbianco Vic, Another great transaction with your company, thanks for making things so simple! Look forward to working with you again! Wendy	RE: Feedback request for 2224 White Pine D...		Fri 9/21/2012 3:25 PM	
	Bob Horner On 8/27/2012 9:52 AM, Victor Bals wrote: Loan Status Update Huron Valley Financial	Re: Feedback request for 178 Newberry Ln: ...		Mon 9/17/2012 11:14 AM	
	Debby DeHart Oh Victor, you are amazing, I have never had a mgt. rep keep me so in the loop, and give me credit for things. Thanks so much, you will get all my buyers!! Debby DeHart	RE: Appraisal in		Thu 9/6/2012 8:10 AM	
	Linda McGonagle Hi Victor, Thanks so much for the communication – it's soooo appreciated! You're hired – I'll recommend buyers contact you for a quote and hopefully we'll get a lot of business closed together.	RE: Update on 19824 Scenic Harbour Dr CR...		Mon 9/3/2012 1:17 PM	
	Marianne Mast Marianne Mast Keller Williams Woodward	Re: Feedback request for 2923 BORDEN DR: ...		Mon 9/3/2012 1:06 PM	
!	Ben Pryor Thank you all for the help and the guidance you provided my wife and I. Your quick responses and helpful attitudes were sources of calm in a process mostly unknown and little understood on our end. We appreciate everything that you've all done to help c...	RE: Feedback request for 2432 ELKRIDGE CIR...		Fri 8/24/2012 7:59 PM	

	From	Subject	Categories	Received	
	Cindy great job you are the best! Cindy Dillon, CREO, CRS, ABR REALTOR-REO SPECIALIST RE/MAX PLATINUM 11500 Highland Rd	RE: Feedback request for 15198 Linden Rd: S...		Wed 8/22/2012 10:30 AM	
	Amanda Cobor	Re: Feedback request for 19824 Scenic Harb...		Sat 8/11/2012 11:18 AM	
		Hello Victor! We can't thank you enough for the wonderful job you and your staff did to close on this house. You truly are a professional and are extremely knowledgeable about the loan process. It really was a pleasure to work with you. We will most certa...			
	Sharon Koch	Re: Feedback request for 10462 Lake Shore ...		Wed 8/1/2012 10:17 AM	
		You know I love working with you and look forward to the next one. I wish all my transactions could be with you. Sharon Koch CRS Century 21 Brighton Towne Co sharon@sharonkoch.com www.sharonkoch.com 810-923-7002			
	Cindy	RE: Loan Status Update - Closing Package C...		Mon 7/30/2012 1:50 PM	
		I like your follow up Cindy Dillon, CREO, CRS, ABR REALTOR-REO SPECIALIST RE/MAX PLATINUM 11500 Highland Rd			
	Debby DeHart	RE: Feedback request for 531 Woodstone CT...		Thu 7/26/2012 10:16 AM	
		Thank you so much for keeping me informed throughout the entire process! Wonderful job. Debby DeHart www.debbydehart.com			
	Main Office	RE: Feedback request for 57650 Cidermill Dr...		Thu 7/26/2012 8:39 AM	
		Awesome closing....thanks...what a team we all make J Lisa From: Victor Bals [mailto:vic@hvfloans.com]			
	Stephanie Taylor-Allan	Re: Loan Status Update - Closing Package C...		Tue 7/17/2012 1:12 PM	
		Thanks Vic, you've done a great job on this file. Stephanie Taylor-Allan Coldwell Banker T&C 810-227-1111 Office			
	Tom Depaul	Re: Touching base CRM:018924		Mon 7/16/2012 2:30 PM	
		I promise I will tell anyone and everyone about the great service you provided us! Sent from my iPad On Jul 15, 2012, at 7:48 AM, Victor Bals <vic@hvfloans.com> wrote:			
	Janis Alder	NEW CLIENT POSSIBLY		Fri 7/13/2012 5:26 PM	
		I am sending your info to one of my agents, Christy Brown-Ambrose with Re/Max Classic in Novi. She's coming off miserable service from her PNC guy and I recommended you to her. So hopefully she will give you a call soon.			
	John Marker	Re: Feedback request for 23819 Lynwood D...		Mon 7/2/2012 12:11 PM	
		Hey Victor, You and your staff did an outstanding job for sure. Appreciate all the hard work in getting this closed by the end of the month. John Marker On Mon, Jul 2, 2012 at 9:59 AM, Victor Bals <vic@hvfloans.com> wrote:			
	victoria.crampton@comcast.net	Re: Feedback request for 1201 W Clarkston ...		Tue 6/19/2012 7:48 PM	
		Thanks again, Vic for all your hard work and great communication. We had a great bunch of people to work with on this deal - it's been awhile since Buyers and Sellers were both happy - I hope this is a new trend! Take care. Kind regards, Victoria ...			
	Laurel Martin-Jacobs	RE: Feedback request for 29170 Hemingway ...		Thu 6/14/2012 1:51 PM	
		Victor - The communication was great! Thanks for all your hard work! Laurel. Laurel Martin-Jacobs			
	Debby DeHart	RE: Loan Status Update - Property Transfer I...		Thu 6/14/2012 1:14 PM	
		Love it Victor, can't wait to meet you. Debby DeHart www.debbydehart.com <http://www.debbydehart.com>			
	Debby DeHart	RE: Loan Status Update - Property Transfer I...		Thu 6/14/2012 12:56 PM	
		No problem, Love all of the communication! That seems to be a big issue with a lot of loan reps. Debby DeHart www.debbydehart.com <http://www.debbydehart.com>			
	Ron Gelaude	Re: Feedback request for 8847 REDSTONE D...		Thu 5/31/2012 9:59 AM	
	Victor,	This past closing was my eighth and it was the most seamless closing of them all. I attribute this primarily to you and your staff. You're incredibly organized, you pay attention to the smallest of detail and your commitment to clear and effect...			

	From	Subject	Categories	Received	
	Todd Buckley Vic, Thanks again for your work getting us to the closing table. We really appreciate your communication also.	RE: Feedback request for 335 Cobblestone C...		Tue 5/29/2012 11:20 AM	
	Todd Buckley <mailto:todd@buckleyjolley.com> The Buckley Jolley Real Estate Team Brighton, MI 810.229.7000 buckleyjoll... Angela Mahnke Vic, Thank you for all the communication messages you sent. You were on top of everything and helped us look good. Your team really helped pull it together which was much appreciated.	RE: Feedback request for 335 Cobblestone C...		Tue 5/29/2012 10:08 AM	
	cdorsey@kw.com You did a a great job! Christa Quoting Victor Bals <vic@hvfloans.com>: > Loan Status Update	Re: Feedback request for 9949 Highslope Dr...		Mon 5/21/2012 3:03 PM	
	Wisam Putrus Hi Victor, Can you please come visit me at my office, I would like to meet you and also like to add you to my Mortgage Lender list to give you some of my business. Please advise.	RE: Udate for 29266 WELLINGTON ST CRM:0...		Mon 5/14/2012 10:48 AM	
	Perna, Gina Victor! Everything was fantastic! Thank you so much for holding my hand through the process, I'm glad to have had the chance to work with you J	RE: Feedback request for 619 E Bloomfield A...		Mon 5/7/2012 8:36 AM	
	I'll have my documents with me tomorrow and would like to clarify what I need to take to the city this... Chris Lee Victor, you did a great job and I hope I maybe able to use your services in the future. Thanks! Sincerely, Christopher S. Lee/ Real Estate One, Inc.	Re: Feedback request for 619 E Bloomfield A...		Mon 5/7/2012 7:45 AM	
!	Lisa DePaul Victor you ROCK !! Absolutely amazing that you could make this happen on such a cramped timeline. I can't say enough good things to people about you and I'll make sure everyone knows you are the man when it comes to mortgages! Thanks a million. Tom...	Re: Loan Status Update: Closing details 9201...		Wed 4/18/2012 10:40 AM	
	Aileen Potter Vic, Great to work with you. You (your team) always kept me updated. I never had to call for an update which is nice. Have a great 2012!! Aileen Potter Associate Broker Certified Distressed Property Expert RE/MAX First	RE: Feedback request for 423 S Pleasant St: J...		Wed 4/18/2012 9:06 AM	
	Jeanine Duguay It was a pleasure to work with you on this file. This is one of the smoothest closing I have ever had. Thanks again and I hope to work with you in the future.	RE: Feedback request for 423 S Pleasant St: J...		Wed 4/18/2012 9:02 AM	
	Jeffrey Packer Thank you Victor. Great job! Jeffrey Packer Realtor The Jeff Packer Real Estate Team Cell: 248-756-7992	Re: Update on 57679 Cider Mill Dr LOT #57...		Mon 4/16/2012 8:18 AM	
	laurieforrest@aol.com Great job Victor! This was a nicely done mortgage process. Only down time was with underwriting, but we all know that is usually the case. Your end of it was a great experience. Thanks	Re: Feedback request for 10678 Sargent Rd: ...		Sat 4/7/2012 2:46 PM	
	Procailo, Kelly Thanks Victor! Kel	RE: Feedback request for 57679 Cider Mill Dr...		Mon 4/2/2012 12:39 PM	
	Jennifer Kompoltowicz Vic, I didn't have any concerns throughout the entire process. You were absolutely wonderful to work with and were always on top of things. I greatly appreciate all the hard work that you did and your constant communication. Thank you so much!	RE: Feedback request for 57679 Cider Mill Dr...		Mon 4/2/2012 11:27 AM	
	Professional Realtor You did a great job... communication is the key, and your company did a fabulous job on this. Helping people make excellent Real Estate decisions... Keith & Lisa Brandt	RE: Feedback request for 41811 Ridge Rd E: ...		Mon 4/2/2012 9:45 AM	
	Rebecca Hamstra Good Morning, Victor. You and Beth are amazing! From the first phone call we had you have beyond exceeded my expectations from financial advice to the details needed to close. You worked in tandem with the Perna Team and guided us through the e...	RE: Feedback request for 9128 KELLY LAKE D...		Mon 3/26/2012 10:57 AM	

	From	Subject	Categories	Received	
	Jeanine Ciccone	RE: Feedback request for 29266 WELLINGTO...		Fri 3/16/2012 3:00 PM	
	Great Job! Thank you for all your hard work! Appreciate all the communication!!!!				
	Jeanine From: Victor Bals [mailto:vic@hvfloans.com]				
	Donna Bauer	Re: Feedback request for 1033 Elmsford Dr: ...		Wed 2/29/2012 7:14 AM	
	We couldn't be happier with your services at Huron Valley Financial. Victor Bals and his associates were nothing but professional and helpful every step of the way. We will certainly be recommending this business to anybody in need of these services. ...				
	Donna Bauer	Re: house		Wed 2/29/2012 7:10 AM	
	Yes we are. Thank you for coming to the rescue. We registered Morgan and then went over to get our house key out of the lock box. The house is beautiful! Have a great day and thank Shelby and Beth for us.				
	Kim Morgan	Re: Feedback request for 1033 Elmsford Dr: ...		Tue 2/28/2012 6:57 PM	
	Victor, You are amazing. I loved working with you and hope we can do business in the future. You will be highly recommended. Thank you for everything.				
	--- On Tue, 2/28/12, Victor Bals <vic@hvfloans.com> wrote:				
	andrea vasquez	Re: Feedback request for 39686 Wales ST: A...		Sun 1/29/2012 10:07 PM	
	No concerns what so ever! Service was OUTSTANDING!! Chis and I want to "THANK YOU so much VICTOR" for guiding us through the entire process and for always being on top of things. Chis and I will definitely refer you to our friends and family with no doubt...				
	Tom Kmet	Re: Feedback request for 39686 Wales ST: A...		Fri 1/27/2012 10:51 AM	
	Thanks Victor for your hands approach and professionalism!! I meant to call and got sidetracked with other issues. Regards, tk <http://images.prusnyder.com/tom-kmet.jpg> Tom Kmet - Realtor Eco-Broker SFR e-Pro Residential Property Manager				
	Vanessa	RE: Feedback request for 2645 Wixom Rd: S...		Tue 1/24/2012 2:54 PM	
	Victor, 100% positive feedback from us. The only thing I could say is I wish we would have been able to have you at the closing.				
	lucy early	RE: Feedback request for 2495 Canyon Ridg...		Thu 1/19/2012 10:28 AM	
	GREAT JOB!!! KEEP DOING WHAT YOU ARE DOING! THANKS.				
	Lucy Early				
	Broker/Owner				
	lucy early	RE: Shelp HUD		Wed 1/18/2012 7:22 PM	
	Thank you both – GREAT JOB! It is so appreciated. Looking forward to working with you again! J				
	Lucy Early				
	Broker/Owner				
	Lisa Prochazka	RE: Feedback request for 57663 CIDER MILL ...		Fri 1/13/2012 10:38 AM	
	Thanks for a smooth transaction Victor! The email status updates were great!				
	L.				
	Lisa Prochazka				
	Lynn DeJohn	RE: Update for 41243 Greenbriar Ln CRM:012...		Fri 12/30/2011 12:23 PM	
	Hi Victor, I wasn't ignoring you, honest! You did a great job on this loan/buyer. My title co. liked your status reports, as did I. I will definitely keep your information on hand.				
	I do currently have a go-to mortgage rep, but sometimes people want a...				
	Ivy M Edwards	Re: Real Estate & Mortgage Fun Facts from ...		Wed 12/28/2011 9:14 AM	
	Hi Victor. Interesting. I hope to never be in that 4% or 10%. Our first mortgage payment is set aside and ready to go. I hope you had a Merry Christmas and that you have a prosperous New Year. I will definitely pass your name along to anyone in the market...				
	Amy	Re: Update for 6976 Leslee Crest Dr CRM:012... Hot		Wed 12/28/2011 9:11 AM	
	Hi Victor. I adore the way you handle customers and would like us to meet and discuss potential future referrals. I am out of town returning to work Jan 10th. My office is in Northville and maybe I can get you to come by mid to end January to sit down ...				
	Bonnie Keiser	RE: Feedback request for 25883 Cobblers Ln:...		Tue 12/20/2011 8:10 AM	
	I think everyone did a great job. Thanks for your help on this somewhat difficult deal!				
	Bonnie L. Keiser Fairlane Title Agency				
	Ron Warunek	Riverside House		Mon 12/19/2011 4:21 PM	
	Victor: Closing is done and we are breathing a sigh of relief. We just can't believe it is a reality and that it went smooth. We kept expecting Bank of America to come up with some other screw request. Thank you a thousand times over for all tha...				

From	Subject	Categories	Received
Dawn Cook Great Job as usual Vic! J Dawn M. Cook Livingston Title Agency, LLC	RE: Feedback request for 3482 Dean Rd: Lou...		Fri 12/16/2011 10:23 AM
Brian Dabish Always smooth transactions with you Vic! Thanks! On Thu, Dec 15, 2011 at 2:35 PM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update	Re: Feedback request for 6533 Pontiac TRL: ...		Fri 12/16/2011 9:35 AM
Janis Alder Hey Victor I have given your info to one of my agents at Remerica United in Novi, Marlene Klimecki. Just wanted to give you a heads up if she contacts you as she has been so dissatisfied with the lenders she has been using. I told her you do a g...	RE: Feedback request for 6533 Pontiac TRL: ...		Fri 12/16/2011 8:27 AM
Janis Alder As usual Victor another great closing, THANKS!! Thank you,	RE: Feedback request for 6533 Pontiac TRL: ...		Thu 12/15/2011 2:42 PM
Mike Davidson Victor, Great job on communication. I appreciate it. Mike	Re: Appraisal Appointment is Scheduled for ...		Wed 12/7/2011 12:34 PM
M Buchtrup Victor and staff, Thank You, Thank You, Thank You. Very happy will all the hard work and effort. Annie and I are thrilled to be in our new house in South Lyon and our kids love the new home also!!!. I would recommend your services to anyone who ask...	Re: Feedback request for 25685 Coach LN: ...		Wed 11/30/2011 10:26 PM
Edwards Ivy M Victor, I have no concerns regarding your internal processes. I appreciate your attention to detail. constant updates and timely responses. As I talk to people about our new home I never fail to mention how you turned a frustrating home buying experienc...	FW: Feedback request for 6976 Leslee Crest ...		Fri 11/25/2011 2:41 PM
Lynn DeJorn Great communication, Vic. Nice to get regular updates instead of hav ing to call around. Sent from my Samsung Epic™ 4G Victor Bals <Vic@HVFloans.com> wrote:	Re: Feedback request for 41243 Greenbriar L...		Tue 11/22/2011 10:33 AM
Janis Alder SMOOTH AS SILK, THANK YOU BRIAN AND VICTOR!! Thank you,	RE: Feedback request for 41243 Greenbriar L...		Tue 11/22/2011 9:22 AM
Brian Dabish Communication was wonderful like always! Smooth transaction! -Brian Sent from my iPhone	Re: Feedback request for 41243 Greenbriar L...		Tue 11/22/2011 9:19 AM
Amy Buyer was an appraiser in a prior career and he was so pleased, told me you were the best!! Great job! On Nov 21, 2011 3:09 PM, "Brian Dabish" <briandabish.kw@gmail.com> wrote: Pleasure as always!	Re: Feedback request for 6976 Leslee Crest ...		Mon 11/21/2011 3:18 PM
Janis Alder You have my vote. I wish all my lenders were you!! Great Job Victor!! Thank you,	RE: Feedback request for 6976 Leslee Crest ...		Mon 11/21/2011 12:08 PM
Dan Callan Dear Victor, The way that yourself and HVF handled this file was excellent. The communication was superb and the information was accurate. The lenders typically cause more consternation and work in this climate than any other interested service provid...	Re: Feedback request for 1525 Woodhurst C...		Fri 11/18/2011 1:55 PM
Team Hinton Client Services The systems you have in place are great and it helps to keep us engaged.. i think even with the systems there were a couple of times, I felt you may have gone a bit long on an update.. but other then that.. I am actually impressed enough with you and yo...	Re: Feedback request for 3333 Hilldale: A...		Thu 11/17/2011 6:46 PM
Janis Alder Victor you are the best!! I wish all our lenders followed your example!! Thank you,	RE: Loan Status Update - Closing Package C...		Wed 11/16/2011 10:31 AM

	From	Subject	Categories	Received	
	rpowersre@aol.com	Re: Feedback request for 3401 Dunlap CT: M...		Fri 11/11/2011 11:17 AM	
	Hi Victor, Thank you for hanging in there and helping to make this transaction happen. Your patience was tremendous.				
	jeff earnhardt	Re: Feedback request for 3454 Amber Oaks ...		Mon 11/7/2011 8:15 PM	
	Victor, Jenna and i can't thank you enough for all of the excellent professional work that was done! I was very impressed on how easy things can be when you have all of your paper work in order for the underwriter. Thank you again and you guys have a...				
!	linda may	RE: Feedback request for 4474 Lily Dr: Linda ...		Sat 11/5/2011 3:45 PM	
	We were very pleased with the upfront advice, communication, and the speed at at which we closed. Thanks Vic for answering all my questions. One more - do we have to call Ocoala Township about our escrow account now with GMAC or will they know to bill...				
	valerie zapinski	Re: Feedback request for 585 Snowfall Ct: Va...		Sat 10/29/2011 8:52 PM	
	Vic and staff, Thank you for ALL that you have done in regards to 585 Snowfall. I felt like I was dealing with my family. I highly recomend your organization to anyone in need of your services. Thank you again for a smooth and sucessful closing. Va...				
	Team Hinton Client Services	Re: Received Underwriting Disposition For 3...		Mon 10/24/2011 1:41 PM	
	Fantastic.. Love the way you keep us updated. Thank You On Mon, Oct 24, 2011 at 1:35 PM, Victor Bals <Vic@hvfloans.com> wrote: Means we received a conditional approval. No show stoppers. We need to get some stuff from the buyers and U/W is a...				
	Sherry Hinsperger	Re: Feedback request for 585 Snowfall Ct: Va...		Mon 10/24/2011 11:08 AM	
	Hi Vic: As always, you and your company did an excellent job in keeping everyone informed of the status of the file. It is a pleasure doing business with you because you do keep us all in the loop. Thanks so much for your attention to each file....				
	Bill Lane	Re: Feedback request for 585 Snowfall Ct: Va...		Mon 10/24/2011 9:46 AM	
	Hi Victor, Your organization did an excellent job of communicating with me. I always knew what you wanted because your instructions were easy to understand. There was never any " hiding in the shadows gamesmanship" with you folks. Furthermore, you ...				
	pam alexander	Re: Feedback request for 2638 Signature Cir:...		Sun 10/16/2011 7:34 PM	
	You rock. Best support I've ever had.) On Oct 10, 2011 9:14 AM, "Victor Bals" <Vic@hvfloans.com> wrote: Loan Status Update				
!	Eric Holmstrom	Re: Feedback request for 4165 Dexter Pinckn...		Mon 10/10/2011 10:50 AM	
	Hello Victor and thank you for the feedback request! I honestly do not know how you could improve from my experience with the company. I was working with Flagstar directly before your company and their problem was making the customer feel like they ca...				
	Bill Lane	Re: 585 Snowfall CT Appraisal		Fri 9/30/2011 7:10 AM	
	Hi Victor, Your "FOLLOW-UP" work is the best I have ever witnessed.....I am DEEEEEEE-LIGHTED every time you communicate to all concerned. Did you every consider setting up a class to teach mortgage bankers on how to be effective at keeping deals ...				
	philclos@aol.com	Re: Update for 25655 Coach LN lot # 245, S... Hot		Fri 9/2/2011 9:18 AM	
	I like this email system u have:-) Cheryl Clossick Real Estate One -----Original Message-----				
	Janet Finley	Re: Update for 1386 Forest Ponds DR, CRM:...		Fri 9/2/2011 9:13 AM	
	Thank you, Vic. You are a credit to your industry. Janet On Fri, Sep 2, 2011 at 9:01 AM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update				
	Scott Lindsay	RE: Checking in CRM:019528		Thu 9/1/2011 9:04 AM	
	Thanks for the note. Move has gone well so far. Living out of the new home; lots of boxes still sitting around, but in. My to-do list is growing, but making progress. Lots of clean-up and general maintenance; nothing had been done to house in some tim...				
	Brian Dabish	Re: Feedback request for 6080 Amadore St: ...		Wed 8/31/2011 9:02 PM	
	Fantastic as always. On Wed, Aug 31, 2011 at 12:26 PM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update				
	Brian Dabish	Re: Feedback request for 6080 Amadore St: ...		Wed 8/31/2011 9:02 PM	
	Fantastic as always. On Wed, Aug 31, 2011 at 12:26 PM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update				

	From	Subject	Categories	Received	
	lucy early Victor, You are AWESOME!! Thank you for all your updates. We will definitely keep you in mind for buyers. J Lucy Early	RE: Feedback request for 6080 Amadore St: ...		Wed 8/31/2011 12:44 PM	
	lucy early Victor, You are AWESOME!! Thank you for all your updates. We will definitely keep you in mind for buyers. J Lucy Early	RE: Feedback request for 6080 Amadore St: ...		Wed 8/31/2011 12:44 PM	
	t early Thanks, you're doing a good job, we will refer you to other buyers. We are brokers for Fannie, Freddie and many of the lenders you mention. Thanks, Tom Early	RE: Clear to Close for 6080 Amadore St: Title...		Thu 8/25/2011 5:07 PM	
	Nicole Blevins Appreciate the business Vic! Your closing department makes our jobs very smooth! From: Victor Bals [mailto:vic@44mortgage.com] On Behalf Of Victor Bals Sent: Wednesday, August 24, 2011 8:09 AM	RE: Feedback request for 1260 Duck Creek L...		Wed 8/24/2011 8:21 AM	
!	Victor Bals Loan Status Update Huron Valley Financial 8702 N Second Street Brighton, MI 48116	Feedback request for 1260 Duck Creek Lane:...		Wed 8/24/2011 8:11 AM	
	Caryl Arnet I can't thank you all enough... I am very excited about this move! If I had just a couple of things to mention, they would be...	Re: Feedback request for 11063 Peary Dr: Ca...		Mon 8/8/2011 1:46 PM	
	Yes it is annoying the incredible hoops that have to be jumped through. I do believe that because I am the bus... Jo Ann Steuwe Hi Victor: Thanks so much for all the updates and your fine communication on this loan and closing. While I appreciate your professionalism, I am very faithful to a lender who I have used for the last 17 years. Our relationship has been absolutely...	Re: Update on 9619 Arcola ST CRM:018506		Wed 7/27/2011 9:31 AM	
	Jo Ann Steuwe Ditto on my end. Between all the communications and closing we had a great and pleasant closing. This is how real estate closings should be. Everyone smiling. Thanks to Vic and Brian for working so well with me!	Re: Feedback request for 9619 Arcola ST: Lin...		Fri 7/22/2011 1:30 PM	
	Dawn Cook Yes I agree, we always have smooth closings with Vic J And thank you Brian for allowing us to handle the closing for you and your client, we appreciate the business J Thank you	RE: Feedback request for 9619 Arcola ST: Lin... Hot		Fri 7/22/2011 9:46 AM	
	Dawn Cook Hi Vic, Thanks for pumping us up at the closing with Brian, we really do appreciate it J Btw, I did talk to my friend that is looking for a home, he wanted me to give you his number to call him, he has not talked to anyone	RE: Feedback request for 9619 Arcola ST: Lin...		Fri 7/22/2011 9:44 AM	
	Lindsay.Rupp I agree with Brian. As a first time homeowner, I was a little nervous. But, there was always open communication which really helped. I am extremely satisfied with everything! Thank you again for everyone's help. Lindsay On Jul 22, 2011, at 9:21 AM, Bria...	Re: Feedback request for 9619 Arcola ST: Lin...		Fri 7/22/2011 9:30 AM	
	Brian Dabish Everything went very well. Very happy with the service and communication. Thanks Vic! On Fri, Jul 22, 2011 at 8:18 AM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update	Re: Feedback request for 9619 Arcola ST: Lin...		Fri 7/22/2011 9:22 AM	
	Beaudin2@aol.com great follow up and communication RICK BEAUDIN "RE/MAX RICK" "THE PINCKNEY PIRATE" RE/MAX PLATINUM 810-844-2685	Re: Feedback request for 1149 Town Trl: Jeff ...		Tue 7/19/2011 6:30 AM	
	S K Arthur R. Gareau Greetings Vic ! Thank-you, for the excellent service (above and beyond) I have experienced in the purchase of my "LIL Villa-Chateau-Gareau, better than 1 1/2 years ago. I'm quite happy & comfortable, thanks (in no small Part) to the excellant ...	Re: Touching base with CRM:017965		Tue 7/12/2011 2:51 PM	
	Janet Finley Thanks, Vic. Working last week on another closing made me value you and your business practices even higher! It was like pulling teeth to get information. :) Regards, Janet Finley	Re: Update on 1386 Forest Ponds DR, CRM:0...		Mon 7/11/2011 5:19 PM	

	From	Subject	Categories	Received	
	Steve Larkins	Re: Feedback request for 30048 Cider Mill Dr...		Fri 7/8/2011 8:33 PM	
	<p>Thanks for your services Vic! You got us in on schedule!</p> <p>Sincerely, Steve and Jenna Larkins</p>				
	Clairus Keep	Re: Feedback request for 6455 Bullard RD: Ja...		Wed 7/6/2011 2:17 PM	
	<p>With 15 years in Real Estate I have yet to meet someone in the lending industry that knows their stuff untill now. Victor Bals went beon my expectations in everyway. From day one he kept me imformed with updates regularly. With an added plus he showed up ...</p>				
!	Tim Edwards	RE: Feedback request for 3691 Heron Ridge ...		Tue 7/5/2011 3:19 PM	
	<p>Great experience. Thanks Victor. Tim Edwards</p>				
	<p>From: Vic@HVFloans.com</p>				
	Brian Dabish	Re: Feedback request for 3691 Heron Ridge ...		Tue 7/5/2011 3:17 PM	
	<p>Everything went very well as always!</p> <p>On Tue, Jul 5, 2011 at 1:43 PM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update</p>				
	Connell, Jeri	RE: Feedback request for 305 Arthur St: Jeri ...		Thu 6/30/2011 4:36 PM	
	<p>You and your staff are fantastic!</p> <p>Thank you so much (and BTW, somebody owes Brian \$1). Jeri Connell</p>				
	Brian Dabish	Re: Feedback request for 305 Arthur St: Jeri ...		Thu 6/30/2011 4:32 PM	
	<p>One word, sweet.</p> <p>On Thu, Jun 30, 2011 at 4:06 PM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update</p>				
	Janis Alder	RE: Feedback request for 305 Arthur St: Jeri ...		Thu 6/30/2011 4:13 PM	
	<p>I WISH ALL MY LENDERS WERE YOU!!!!!!!!!!!!!!</p> <p>Thank you,</p>				
	Janet Finley	Re: Feedback request for 1386 Forest Ponds ...		Fri 6/17/2011 12:56 PM	
	<p>Thank you, Vic, for such a smooth closing. I greatly appreciate your communications throughout the process and your attention to detail. Looking forward to doing business with you in the future. Janet Finley Prudential Heritage Real Estate</p> <p>On Fri...</p>				
	David Saylor	FW: Awaiting conditional Approval for 8351 ...		Thu 6/9/2011 7:48 AM	
	<p>See below – I am amazing per the Listing agent</p> <p>Dave Saylor Senior Mortgage Banker</p>				
	Beth Ward	RE: Feedback request for 10496 Campbell R...		Mon 5/9/2011 8:28 AM	
	<p>Thanks for all of your hard work and going above and beyond. I did feel bad that Matt and Jackie had to resign all the papers after closing. I'm not sure where that went wrong. I will be happy to give your business cards out when someone ask me for a l...</p>				
	Brian Dabish	Re: FW: Feedback request for 111 N Ashley ...		Wed 5/4/2011 9:21 AM	
	<p>Show off... Lol just kidding. Honestly it really was smooth. If you would like to swing by the office tomorrow that would be great. Mike and I will be around!</p> <p>On Wed, May 4, 2011 at 9:10 AM, Victor Bals <Vic@hvfloans.com> wrote:</p>				
	jancutting@comcast.net	Re: Feedback request for 111 N Ashley St St...		Wed 5/4/2011 8:58 AM	
	<p>Smoothiest house buying purchase I've been through...and I've been through six of them! I wouldn't change a thing, thanks for the great service!</p> <p>Janice</p>				
	Janet Finley	Re: Congratulations on the accepted offer fo...		Tue 5/3/2011 4:18 PM	
	<p>Hi Vic, I am so glad that this transaction is moving forward. The smoother the path the better.</p> <p>In answer to your question: The only fee to our company will be the three percent (3%) Buyer's Agency commission on purchase price as offered in the lis...</p>				
	Brian Dabish	Re: Feedback request for 111 N Ashley St St...		Mon 5/2/2011 3:26 PM	
	<p>Hey Victor, My only concern with the whole transaction is that you guys are way too sweet and make every other lender look bad :). I look forward to doing many more in the future.</p>				
	andrea vasquez	Re: Things not to do as we move forward CR... [CRM] Regar...		Mon 5/2/2011 12:18 PM	
	<p>Hi Victor, I don't want you to think that I forgot about you. I will give you a call soon! It's very hard to contact you from work. When is a good time that I can contact you?</p>				

From	Subject	Categories	Received
Jessica Spivey	Re: Feedback request for 111 N Ashley St St... As expected, you did a fantastic job!! No complaints... just lots of praise and thank you's for a job well-done!!! On Mon, May 2, 2011 at 8:55 AM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update		Mon 5/2/2011 10:12 AM
Nick Breedveld	Re: Feedback request for 299 Crown St SW: ... Thank you for all your help Things went very smooth Thanks On Tue, Apr 26, 2011 at 11:09 AM, Victor Bals <Vic@hvfloans.com> wrote: Loan Status Update		Tue 4/26/2011 2:07 PM
Troy Corp Victor,	Re: Loan and Mortgage Clause Info for File #... Thanks for the comprehensive communication! For clarity, it should be noted the actual property address is OAK GROVE (two words) not Oakgrove.		Wed 4/13/2011 12:37 PM
SUZETTE NELSON Hi Victor,	Re: Update on 730 Pinegate Dr, Sarah Gutzke... Thank you so much for the update. I must say that it was a pleasure to work with you on the Gutzke transaction. I look forward to doing business again soon in the near future. Have yourself a great day!		Tue 4/12/2011 2:56 PM
rosetibbles@kw.com Hi Victor,	Re: Update on 58715 Castle Ct, Michael Lai... it was nice working with you as well.		Tue 4/12/2011 2:49 PM
Rose Tibbles, Tibbles Team Linda Barnwell	RE: Update on 2514 Sexton Rd CRM:016213 Victor, Thanks! I did appreciate the smooth process of working with you and your company! Linda Barnwell - Associate Broker Barnwell Professionals - Keller Williams 1005 E. Grand River, Brighton, MI 48116		Tue 4/12/2011 2:24 PM
Dave Villerot Thank you Sir !! Dave Villerot Keller Williams Realty	RE: Update on 2514 Sexton Rd, Heidi Hutc... FW: Feedback request for 4274 Pinckney Rd...		Tue 4/12/2011 2:21 PM
Dave Saylor See endorsement for CRM system below. Dave Saylor Huron Valley Financial	Re: Feedback request for 730 Pinegate Dr: S...		Mon 4/11/2011 12:40 PM
Sarah Gutzke You guys were awesome we love our new house! --- On Sat, 3/26/11, Victor Bals <Vic@HVFloans.com> wrote: From: Victor Bals <Vic@HVFloans.com>	Re: Feedback request for 4428 Romney Ct: L...		Mon 4/4/2011 8:01 PM
Sharon Koch Vic, I am sorry that I didn't get back with you after the closing but I knew you were at camp. Yesterday, I was at an all day seminar and then I forgot to send an email last night. It went perfectly with many accolades for you. Both the closer Patty a...	Re: Feedback request for 4428 Romney Ct: L...		Sat 4/2/2011 11:26 AM
danny veri you did good thanks From: Victor Bals <Vic@HVFloans.com>	RE: Feedback request for 2514 Sexton Rd: H...		Sat 4/2/2011 8:31 AM
Joe Barnwell Victor, Great job as always! Thanks, Kristy Mihail	Re: Touching base CRM:014789		Thu 3/31/2011 10:28 AM
Hi Victor, I hope that 2011 is treating you nicely. Thank you for all your help with the house. If I know of anyone that is in need of a mortgage I will pass your name along. The little fun facts that you send are very funny. Have a great day. WENDY VALKO	Re: Lead Update for Tracy Mason CRM:0144...		Wed 2/23/2011 5:36 PM
Good morning Victor, This is great news and thank you so very much for the awesome work. Wendy Donna Fraidenburg	RE: Feedback request for 9120 Pine Walk Pa... [CRM] Regar...		Mon 2/7/2011 9:56 AM
Victor, I just wanted to say that you did a great job with the financing of the loan for 9120 Pine Walk Pass. Your process and numerous email updates, are very informative and completion early worked well for everyone. Thank you and I look forward to...			Fri 1/14/2011 10:10 AM

From	Subject	Categories	Received
Sharon Koch	Re: Feedback request for 9120 Pine Walk Pa...		Thu 1/13/2011 9:29 AM
<p>Vic, I can't thank you enough for closing this transaction so quickly and smoothly. This transaction should be a model for all transactions. It was perfect. Good communications and professionalism wins again. I can't think of one thing to improve what...</p>			
Kent Tyrrell	Re: Feedback request for 4876 Fleming St: Vi...		Thu 12/30/2010 12:14 PM
<p>Hi Vic, My initial experience with you and HVF has been exemplary! I'm impressed with the electronic njotification throughout the financing process. I think you should include that in your marketing. I like it as a Realtor as it is an assurance that t...</p>			
Susan Stephens Century 21	Re: Results of the 2010 Laugh and Learn		Fri 12/17/2010 11:16 AM
<p>I feel that this is a great way to relate to other agents problems in today's market and it also lets agents see and hear what your side of the coin is like. I feel you should continue to have these maybe every 3-4 months if possible and we should make th...</p>			
WENDY VALKO	Re: Feedback request for 3070 Central Blvd: ...		Mon 12/13/2010 10:34 AM
<p>All went great! Job "Well Done"</p>			
<p>Thank you, Ron and Wendy Valko</p>			
Ellen Kayfes	Re: FW: The 12 Days of Closing "Humorous"		Mon 11/29/2010 4:49 PM
<p>Thank you so much for sharing this! It really made my day. The kids were so cute...</p>			
<p>How long did it take you guys to come up with this?</p>			
<p>All that have gone thru this experience, without your help, would probably wish they could have kept their clo...</p>			
Bonnie Spicher	RE: Feedback request for 9594 N Bass CT: Te...		Thu 10/7/2010 10:15 AM
<p>It was wonderful!</p>			
<p>----- From: Vic@HVFloans.com</p>			
Ellen Kayfes	25566 Coach Lane, Regarding: Ellen Kayfes T...		Wed 9/29/2010 8:47 AM
<p>Hi All,</p>			
<p>We want to thank everyone for getting us a close date for Sept 30th. I know everyone was working overtime and going the xtra mile to get this done, and wanted everyone to know that we do really appreciate what you were able to accomplish for us...</p>			
Michelle Vedder	RE: Loan Status Update for 816 N Edgewort...		Wed 9/22/2010 1:50 PM
<p>I love this system.</p>			
<p>----- From: Victor Bals [mailto:vic@44mortgage.com] On Behalf Of Victor Bals</p>			