

August 17<sup>th</sup>, 2012

My name is Carolyn Del Cielo and I work in Nassau County Court.

I just wanted to write this testimonial for the COBANC web page, so you could let the members in COBANC know about Continental Home Mortgage.

COBANC endorsed Continental Home Mortgage Company Inc. around 8 months ago for the members. They have a National Law Enforcement Home Loan Program for those interested in re-finance or mortgages. Just to let you know, I personally used this company to refinance my home. I just closed on my home and they were wonderful. My rate? 3.50% over 20 years. Verrrrrry nice!!

From start to finish the whole process from application to closing was literally less than 3 weeks. They even came to my home to do the closing. The mortgage planner I used was Ron Contrelli, and he is a great guy that will give you as much information as you need. He takes a lot of time to explain things to you so you could make the right decision.

So if anyone is interested in a refinance/mortgage, even if you think you can't do it, call him. I'm sure he will help you.

Carolyn Del Cielo  
Nassau County Court