



May 14, 2010

To Whom It May Concern:

My name is Crystal Jeffries and I am the Mortgage Specialist for Pacific NW Federal Credit Union. Throughout my years in this position I have experienced situations where our members genuinely needed a mortgage product that we were unable to offer. We have attempted to work with many mortgage brokers that could fill this void. Our program did not have a reliable broker option until Sheila Roberts became involved; she is now the only broker we refer our members to.

Sheila Roberts has been an incredible person to work with. She offers an extreme level of knowledge, diverse loan options, high service standards, years of experience, professionalism and a heartfelt desire to help people. I have the upmost trust in Sheila when I refer our members to her. Any referral taken to Sheila is handled promptly, efficiently and with confidence.

We have found that Sheila holds her service standards to the same level we enforce internally. Every member that we have referred to Sheila has reported a flawless experience. In my position it is difficult to tell a member they do not qualify for one of our programs, but the difficulty is comforted when they accept my offer to contact Sheila. Our relationship with Sheila has made it possible to help our applicants after a rejected loan request, our members truly see it as an additional service and are always grateful.

Without any reservations, I recommend that you refer your ineligible applicants to Sheila Roberts. I am able to provide specific examples of our experiences and further supporting factors of why you should work with Sheila. You can contact me directly at 503-258-2618, [CrystalJ@pnwfcu.org](mailto:CrystalJ@pnwfcu.org).

Sincerely,

A handwritten signature in cursive script that reads "Crystal Jeffries".

Crystal Jeffries  
Mortgage Specialist  
Pacific NW Federal Credit Union