



M O R T G A G E

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Anthony Maffeo Jr.  
President  
Integrated Benefits Group  
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Tony,

I wanted to drop a quick note to offer my gratitude for IBG's help with all my insurance related needs and questions over the last year. Your staff is readily available and quick in turning all requests around. Additionally, the tracking system you have in place to notify your customers on the status of their requests, helps reduce the effort required to track and monitor enrollment/change requests. In short, IBG helps make what can be arduous task easy. I look forward to continuing the relationship and appreciate all the efforts. Thank you again and happy holidays to you and all the IBG personnel.

Sincerely,

Shaun Kirby  
Union Capital Mortgage  
Controller / Manager Human Resources