

Dear Mr. Reynolds:

By means of this letter, I would like to extend my congratulations on having Ms. Eunice Lopez on your Morris & Reynolds team. She is to be commended for her desire to bring the utmost care to customer satisfaction. During the past months, I have had the pleasure to deal with Ms. Lopez on different issues.

Last October, I called her in order to review my options for lowering my insurance premium due to the fact that I recently retired from classroom teaching and am not working at the moment. I was doing my best to see where I could save some money. I also asked her about how redoing my roof and installing hurricane shutters would affect my premium. Ms. Lopez patiently heard my concerns and went to work on gathering the information. She called me in an expedient manner with all the information I needed to make an educated decision.

We also decided to refinance about that time, and while the bank was quite inefficient, whenever I needed Ms. Lopez to supply information to the bank--more than once, twice, even more times I might add--she was quick and kind to do so and connect me to the person who was in charge of that matter at Morris & Reynolds.

Recently, the bank we refinanced our house with sent me a letter telling me we might have to raise the dwelling coverage. I immediately called Ms. Lopez and left her a message to call me back. I was quite upset, thinking that we would have to undo all the work we had done in trying to lower the premium. Ms. Lopez called me back immediately and heard me out. She told me she'd look into the matter. She looked up my replacement cost and sent the information to the bank; again, saving us a lot of headaches.

I cannot stress enough how wonderfully Ms. Lopez has taken care of our needs, not to mention that each time she took the time to patiently explain everything and answer my many questions, taking care to not to become exasperated when I didn't understand something and made her break it down for me over and over again.

Truly, I have never met Ms. Lopez in person, but because of her kind and warm demeanor I consider her a friend. As the wife of a small business owner, I understand well what an asset it is to have an employee like Ms. Lopez on your team. Earlier in 2012 in looking to lowering our premium, I spoke to another insurance agent who worked closely with Tower Hill. But, due to the service I have received from Ms. Lopez, I would not leave Morris & Reynolds because I feel I have someone on my side with your company. A relationship has been forged and that is the secret to customer loyalty. That has been created through Ms. Lopez.

Again, I simply wanted to take the time to thank you for providing us with a great agent and congratulations on making her a part of your team.

My best wishes to you and your business in this new year.

Yours truly,

Aileen H. Irias