

# EXCELLENT MORTGAGE COMPANY

To Whom It May Concern:

I started Excellent Mortgage in October 2005 with one employee, no experience and very little money. Since then it has grown to 4 employees, two new offices and year to date we have funded over \$70 million in mortgages. In addition to my mortgage company I have expanded my business goals by recently starting a new real estate investment company.

Through the using my plan of action I set and hit my goal to give away over 20% of my total income to my local church and various missions/church planting efforts domestically and abroad. This was a very important personal priority to me.

SMI was a catalyst in formulating a clear approach to harnessing the vision I had with a plan I could execute.



**Holden Thomas**, President/Owner – Excellent Mortgage  
2007 US SMI Client of the Year