



January 20, 2012

Iowa Heartland Credit Union has been a business partner with Universal Lending since 2009. James and his staff have been very helpful whenever we have had to refer someone to them. The work they put into every application we send them is great, they offer counseling to those that might need assistance in qualifying for a loan; they put a plan together to help the applicant succeed.

I would recommend Universal Lending and look forward to continuing our business partnership with James and his staff.

Sincerely,

Cindy M. Stephenson
CEO/Iowa Heartland Credit Union