



Garden of Eva, Inc.

To Whom It May Concern:

Florist

June 23, 2014

Re: Getten Credit
1338 Bayard
St Paul, MN 55116

We would like to recommend that you approve the zoning change for Getten Credit.

Prior to the move, they were business neighbors of Garden of Eva, Inc. They were located a half block away from our location at 1585 Marshall Avenue at Snelling. We have been in business at this location for twenty four years and they have been our neighbor the entire time. We have never had any problems.

Denny and his family run a "family" business and work hard. They have run a legitimate consumer finance business for over fifty three years. Over the years they have helped a lot of people who have fallen on hard times. If they went out of business, a lot of families would be hurt and unable to get financing. The City of St Paul is financially supported by small family businesses. It is important that we strive to do everything we can to keep the small family business in our City.

We understand the neighborhoods concern about not wanting unsavory characters and/or business coming into the neighborhood. We have felt fortunate to have Getten Credit as business neighbors and St. Paul should feel fortunate to have them in their new location on Bayard Avenue.

Sincerely,



Eva A. Oswald, President
Garden of Eva, Inc.
1585 Marshall Avenue
St Paul, MN 55105

1585 Marshall Avenue, St. Paul, MN 55104-6298

(651) 646-7244 • Fax (651) 659-0450 • (1-800) 742-0240 • www.gardenofeva.net

July 20, 2014

To Whom it May Concern:

Recently, I learned about a business that I have worked with several times over the years being classified under the same terms as predatory lenders and check cashing establishments in the city. I felt compelled to writing this in reference to my own personal experience with Getten Credit since 2007.

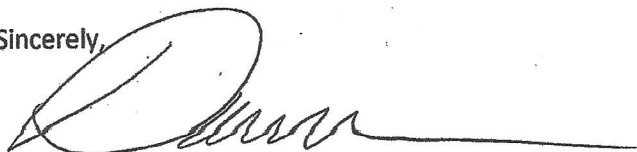
In 2007, my childhood friend needed a personal loan and found Getten Credit. She applied but could not qualify for a loan on her own. Denny Getten from Getten Credit walked us through everything. The interest rate and terms of the loan were fair so I co-signed the loan for her. After a few months, she fell behind. Rather than being aggressive, as some lenders can be, Denny prefers to do things the old fashioned way. He gave me a call and we talked about options about what we could do. I talked to the primary borrower and she got caught up. A few months later, it happened again. Denny offered to redo the loan for the current principle owned in order for her to "start over". She again fell behind, at which time I called Denny and offered to begin making the payments and she could pay me back when she could. He was so easy to deal with. Never did either my friend or I ever feel like we were dealing with debt collectors. Instead, we were dealing with a real person. While he has a business to run, the company in whole is empathetic and solutions driven.

Occasionally after the loan, Denny would check in to see how things were going and if my friend was doing ok now. Never did he try to sell me anything or ask if either of us needed a loan. It was a genuine check in.

In 2011 after going through a divorce, I contacted Denny about a personal loan to pay off some debt because of my previous experience with him. I didn't even attempt to contact my bank because I'm just an account to them, not a person. With Getten Credit, I've never felt like anything other than a person and their interest rates and terms are fair and competitive with what I would get at my bank. We sat down and figured out how much I would need. It was easy and seamless. Papers were signed, a check was cut and I was on my way. Denny continues to check in with me from time to time. It's always genuine. In fact, the whole Getten Credit family that works there is amazingly friendly and genuine.

In my opinion and experience, to lump this company in with predatory lenders and check cashing establishments is a huge disservice to the community in general, as well as, Getten Credit. I am more than willing to offer more information. My contact information is below.

Sincerely,



Dacia Normandin

651.246.0625

Dacia.Normandin@gmail.com

To whom it may concern

Subject: To whom it may concern

From: Brigid <brigid@novellilaw.com>

Date: 6/25/2014 9:46 AM

To: "denny@gettencreditcompany.com" <denny@gettencreditcompany.com>

Denny,

Please see below. Keep me updated on what happens.

Brigid

To whom it may concern,

I write to express my support of Denny Getten and Getten Credit Company. I have known Denny for many years. He has helped me through the growing pains of life when financial difficulties have arisen and made them easier and more tolerable. I understand that Getten Credit has unfortunately been classified with pawn shops and payday loan companies. This classification could not be farther from correct. Getten Credit is an upstanding financial company and deserves the classification to reflect that. Getten Credit's objective is to help people. Payday loan companies are designed to trap an individual and take advantage of a person's personal financial crisis, something that Getten Credit would never do. Small companies like Getten Credit are virtually non-existent these days. Customer service at many financial institutions do not compare to the personal service received at Getten Credit. Denny has always worked with me to make sure that both amount and frequency of loan payments were doable with my income and pay periods. He has always been flexible and accommodating. This would not be the case with pawn shops or payday loan companies. I believe that Getten Credit being classified with pawn shops and payday loan companies would be harmful to them. This classification is in desperate need of review and should be corrected to accurately reflect their standing as a financial company.

Brigid Doehling