

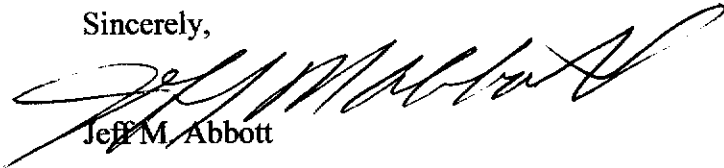
May 1, 20098

Re: The Mortgage Company:

I am a returning customer of Steve Stelzman and the Mortgage Company. Last year, they saved me nearly \$800 a month when re-financing my home. This year, with the lower interest rates, I was able to lower my monthly payment, and come away with some much needed extra cash from my equity.

Just like before, it was a great pleasure working with Steve and Denise (and Bob Cimerol). They were all very professional, pleasant, and very easy to talk to. I have been contacting Steve for years prior and he has always impressed me with his honesty and integrity every time he told that he could not do better for me. I remain thrilled to have finally been able to do business with him not once, but twice now and would highly recommend the Mortgage Company to anyone.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff M. Abbott", written in a cursive style.

Jeff M. Abbott