

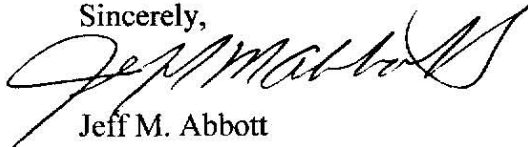
April 22, 2008

Re: The Mortgage Company:

I have been in contact with Steve Stelzman several times over the last four years. In most cases he took my current mortgage information, ran the numbers and told me that I had a pretty good loan at a pretty good rate and he could not offer me a better one. Finally this past January, he was able to help.... and in a big way. He was able to save me nearly \$800 a month and pay my house off 1 year earlier.

It was a great pleasure working with Steve and Denise (and Bob Cimerol who did the closing). They were all very professional, pleasant, and very easy to talk to. I was always impressed with the honesty and integrity every time he told that he could not do better on my previous loans, so I was thrilled to be able to finally do business with him this year. I would highly recommend the Mortgage Company to anyone.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jeff M. Abbott".

Jeff M. Abbott