

November 23, 2008

To Whom It May Concern:

I wanted to let you know that my wife, Susan, and I had a very positive experience with the Mortgage Company. Steve Stelzman was very professional and knowledgeable about his business. He was able to answer all of our questions in a clear and easy to understand manner. It was great to work with someone who really knows his business.

Steve was very understanding of our situation and told us all the options that we had with out pressuring us into making a decision. Even after we agreed to go forward with a loan Steve worked to get us a better rate after he saw an opportunity because of Federal interest rate cuts. From the first time I spoke with Steve on the phone until settlement I felt very at ease with dealing with the Mortgage Company. I would recommend the Mortgage Company to anyone who is thinking about refinancing or buying a home. I believe the service he provided us was one of the more positive ones of our business dealings.

If I would need help in this area again, the first phone call I would make would be to Steve.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Adams", written over a printed name.

Chris Adams