

January 1, 2008

To Whom It May Concern:

When I needed to re-finance, I called Steve Steve Stelzman at The Mortgage Company. I found him to be extremely helpful and very knowledgeable. He was able to find me a great rate, and his office staff communicated with me very clearly on the things needed for closing.

I heartily recommend The Mortgage Company for your refinancing needs.

Sincerely,

A handwritten signature in cursive script that reads "Linda Binde". The signature is written in black ink and is positioned above the printed name and address.

Linda Binde  
Allentown, PA