

June 28, 2008

Steve Stelzman
The Mortgage Company
4295 W. Tilghman Street
Allentown, PA 18104

Dear Steve,

Thank you for all your help in consolidating my primary and vacation home mortgages into one loan. You clearly outpaced the two other companies that I reached out to early in the process.

Denise was patient, courteous and helpful with literally dozens and dozens of phone calls and emails. I am confident your company secured the best deal available at the time, and by that I mean the best deal right up to the drop dead point in closing the deal. That was impressive considering the nature of the market that was changing by the minute.

You can be sure that I will recommend your company to anyone I know in the mortgage market and I hope I can steer some business your way. Thanks again!

Sincerely,



Bill Clifford