

April 30, 2009

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

Dear Steve:

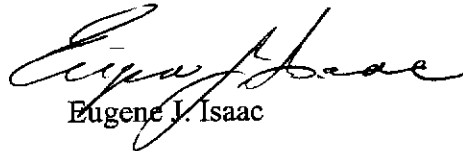
Sorry for the delay in responding to your April 10 letter. Also, many thanks for the gift card – that went straight to Ron!

My wife and I want you to know that we were very much satisfied with our experience with you office.

When we arrived at your office, we were both tired and hungry. We expected to spend most of the evening at your office as is usually the case when there is a refinance. We were pleasantly surprised at how organized and smoothly everything went. Using the computer took away some of the stress in having to sign so many documents by hand. In no time everything was completed and we were on our way.

Thanks again for a painless experience.

Yours sincerely,



Eugene J. Isaac