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The Mortgage Company  
Attn: Steve Stelzman  
Re: Mortgage Loan

5/12/08

Dear Steve,

I want to take this time to thank you and your team for making my dream come true. You not only were able to get me the lowest rate possible, but you also did it in a much shorter time frame than usual. As a first time home buyer I truly appreciated you coming to closing. I was very nervous at the time of closing and to see the people who made this happen for me there; meant a lot to Susan and me. Even when I wasn't on top of things you were there to prop me up. We are very happy with our new home so it will be quite sometime before I will require your assistance again, but I will refer you to anyone who requires a mortgage loan. Again, I thank you Steve and the rest of your team.

Warmly,

Kevin Johnston