

4/17/08

Steve,

Thank you for all of your help and the great mortgage rate that you were able to obtain for us.

We really appreciate all the time you spent with us determining the monthly mortgage that we could comfortably afford and explaining the mortgage application process because we were not working with a realtor.

You can be assured that I will recommend the mortgage Company to my friends.

Sincerely,

Adam and Jennifer Kaltreider