

December 28, 2008

The Mortgage Company  
4295 W. Tilghman Street  
Allentown, PA 18014

Dear Steve,

I would like to thank you very much for the wonderful job you did providing me with my new mortgage. I appreciate the time you spent answering the questions I had. You were very responsive with my requests for information. You consistently provided thorough and easy to understand answers for me. I also thank you for establishing the line of credit with Wachovia Bank for me. You did all work, all I had to do was the signing! You provided much needed support during a stressful time! Thank you!

I would highly recommend you and your company to anyone who is in need of mortgages!

Sincerely,

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

Cindy Krisher