

Tuesday October 4, 2006

The Mortgage Company
Mr. Steve Stetzman
5330 Short Hill Lane
Allentown, PA 18104

Dear Steve,

It was an extreme pleasure doing business with you and your entire staff. Thank you for the Home Depot gift card, currently I have several home projects going and I shop HD frequently.

Several months ago I heard Bobie Gunther—790 AM, raving about your mortgage service and the money you saved for all your clients. Mortgage consolidation was something I considered for months. I requested a quote from (let's call it Co A) that I received in the mail from MD before I called you. Co A was very HIGH PRESSURE, efficient, informative, educational and simply higher cost then your offer. I then contacted you. I turned Co A off as soon as you made your quote and was so very pleased that I did. I would be thrilled to make a testimonial for The Mortgage Company.

"Steve Stetzlman and his entire team including, Krista and Claudia who serviced our Mortgage, were all extremely knowledgeable, efficient, friendly and made the entire procedure painless and convenient. They satisfied all our Q's and concerns directly, efficiently and honestly. Oraine and I were pleased to do business with real local, friendly professionals."

Steve/Krista—when are we doing lunch on my nickel @ Cracker Barrel??

Sincerely,



Harold R. (Sandy) Roth, Jr.