

June 24, 2008

Dear Steve,

Received your note and gift card. Thanks very much.

Just want to say thanks for all your help throughout the years. The divorce mortgage, buying a new home and selling the old one – all important and all nerve-wracking to say the least.

Outside of the excellent service, I've been impressed by your honesty and the fact that you have a heart. You and your wife genuinely care about your clients, their needs and their unique situations. Clearly, not everyone needs the same type of mortgages. It's certainly a time where "It's not your father's mortgage" is the norm.

You take the time to find the right mortgage, the best rates and all with no hassle to the client. From the day I said I needed a mortgage I had no worries, no hassles, no strings. I literally had nothing to worry about. The only thing I had to do was tell you I needed a mortgage and sign the papers. What a relief!

Again, thanks for all your help. Rest assured I'll continue to tell everyone who needs a mortgage to see Steve Stelzman at The Mortgage Company.

Sincerely,

A handwritten signature in black ink, appearing to read 'MS', written in a cursive style.

Michael Sickonic