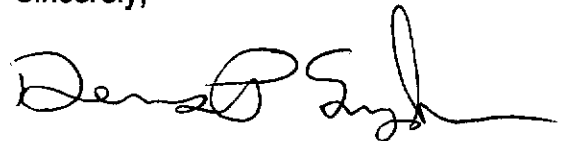


April 15, 2009

We highly recommend the Mortgage Company. Throughout the years, Steve and his staff have handled our mortgage business in a timely and professional manner. It is nice to have a company that cares for the consumer as much as the Mortgage Company has.

Sincerely,

A handwritten signature in black ink, appearing to read "Dennis P. Snyder", with a long horizontal flourish extending to the right.

Dennis P. Snyder