

10-23-06

Dear Steve,

First let me thank you for the gift card to Home Depot, I'm sure I'll get my use out of it! My experience with the mortgage co. was excellent. Everything went smoothly and I couldn't have had a better closing. I have recommended you to a friend of mine who may need a mortgage in the future. Having you handle things Steve, was very pleasant, as you were extremely helpful to me and made me feel at ease about everything. Thank you again.

Sincerely,  
Sandi Stengel