

CYPRESS SYSTEMS CONSULTING, INC.

To Whom It May Concern:

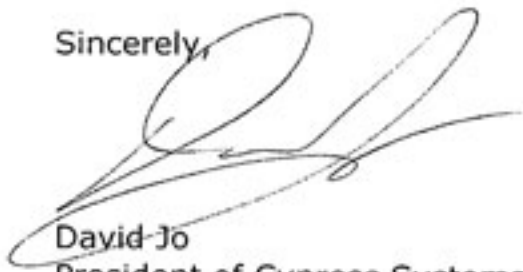
I am very pleased to write this letter in regards to recommending Mike Vrba to anyone looking to purchase a home or refinance their current mortgage. I was actually referred to Mike through a personal friend in the home building business and have now experienced two successful transactions with Mike and Majestic Mortgage.

Building a new home can take a long time and Mike kept me updated throughout the entire process. Whether he was making a courtesy call to check in and see how the house was coming along, or contacting me about important information regarding my file, I always knew Mike was on top of the task at hand. I began to value Mike's services even more after having to deal with the mortgage company that was working with the people purchasing my home. Even after my buyers' Mortgage Company asked for 3 mortgage extensions and did not have an approval until the day before closing, I was fairly comfortable knowing that Mike was working behind the scenes to ensure that we would be able to close regardless of our buyer's situation.

I was very impressed with the closing. Mike contacted us three days before closing and prepared us on what to expect at the closing and told us how much money we would need to bring to the closing. The closing only took half an hour and all of the numbers were just as Mike told me they would be.

I would highly recommend Mike Vrba to anyone purchasing or refinancing a home. In fact, I have already given out his business card several times. Mike has definitely earned my future business and I plan to continue referring him to anyone I know of that needs mortgage services.

Sincerely,



David Jo
President of Cypress Systems Consulting, Inc.