

March 26, 2007

To whom it may concern,

I am writing with regard to Mike Vrba at Majestic Mortgage. We had an exceptional experience with Mike and just wanted to share it with others.

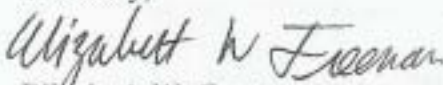
My husband and I were first time home buyers this summer. Like many other home buyers, we had major life-stressors along with the purchasing of our home. In addition to looking for jobs, finishing graduate school work, preparing for the move, and selecting a home, I was experiencing some significant health problems. Needless to say, this was a particularly stressful time for us.

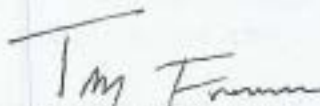
Also, unfortunately, like some other home buyers we had a terrible experience with our realtor. Without going into detail, it will suffice to say that our realtor engaged in extremely unethical practices and was incompetent in most aspects of her profession (e.g., she was unable to use email). We can honestly say that if it were not for Mike our whole home buying experience would have been an entirely negative, horrible process. We came to rely on Mike, as he was knowledgeable, ethical, and resourceful. Given our situation with our realtor, Mike's expertise, attention to detail, great customer service, and support became even more important to us. Mike is very personable and professional. Throughout our home buying process he was the one person we could trust and the only person that truly advocated for our best interests.

In reflecting on our experiences with Mike, some particular qualities stand out. He went above and beyond for us. Not only was he extremely prompt in returning our phone calls throughout the process, but he called right before and during our closing to make sure that we were comfortable with how things were proceeding and to answer any new questions we might have. I know that Mike had many other customers and is very busy, but his personal attention to us made us feel like we were his only clients. What a fantastic and rare experience this was to have someone be so responsive! Mike went about above and beyond to explain our different financing options. He spent so many hours on the phone with my husband and was always willing to explain and discuss different alternatives. As my husband in the field of investments, he had quite a few questions! Mike had prepared informational sheets and brochures that were very helpful to us as well.

So, amidst this incredibly stressful period in our lives, there was one thing that we did not have to worry about... and that was our mortgage. We can honestly say that Mike was the only one there for us throughout this process. Therefore, we highly recommend, without any reservations, Mike Vrba at Majestic Mortgage.

Sincerely,


Elizabeth W. Freeman


Thomas P. Freeman