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Mike Vrba  
Majestic Mortgage  
700 East Diehl Road  
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Naperville, IL 60563

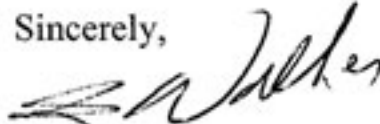
Dear Mike,

I want to take this opportunity to thank you for your dedication and commitment to the mortgage profession. With this being my fourth house and third state my family and I have lived in, we thought we had it down cold. Being referred to you I felt we would go through all the same motions of not truly knowing the bottom line until we got to the bottom line. Wow!

I am so elated that we had the good fortune to cross your path. The process was so smooth that we were able to know everything up front including the bottom dollar. Going to look for houses as a cash buyer is something most people think about when buying a house. Sitting down with us (although we thought we had it down) and talking through exactly what we wanted in a house, cost etc. and determining a serious game plan allowed us to get the home we may not have been so poised to negotiate hard for. When there are a few offers on the table and one is a cash buyer vs. pre qualified it makes a difference.

As we reflect on this process, it was by far the smoothest and easiest process we have been through. Getting a mortgage is not the problem most people experience; it is getting the bottom dollar before you start going after the dream house that can be so frustrating. Thank you for helping us get what we wanted and what we feel we deserve.

Sincerely,



Greg Walker