

January 26, 2005

To Whom It May Concern:

We are very pleased to write this letter in regards to Mike Vrba. Although we had already been approved for a new home mortgage with another institution, Mike came highly recommended from our builder, so we decided to meet with him. After our initial meeting, Mike's knowledge, professionalism, and enthusiasm were so impressive we felt confident in becoming his clients, and now that Mike has successfully led us through the process of selling and purchasing a home, we will remain Mike's clients for future mortgage needs, as well as continue to recommend him to family, friends and associates.

The lengthy process of selling and building a new home entailed coordinating efforts with numerous people including the builder, vendors, realtors, lawyers, and buyers. All of which presented many obstacles that could have become quite stressful had it not been for Mike. Mike was the one person who we could continually rely upon to provide us with professional and flawless service. He first guided us in developing a financial blueprint that met our needs, and then maintained contact with us throughout the construction period. Our questions were not just addressed through Mike's experience, but also with data and charts to show us past trends in the market. All of Mike's recommendations were honest, straightforward, and above all, accurate.

The consultation and closing of our mortgage went smoothly not only because of Mike's knowledge, but also because of his professional manner. We appreciated his enthusiasm. All of our phone calls and emails were returned immediately, Mike always took his time to listen and make us feel that all questions were important, we received calls out of the blue just to see how things were going, and Mike consistently followed through on what was promised. We worked with several other mortgage planners in the past and have never received the high level of service that we received from Mike. We are extremely happy we have found a mortgage planner we can rely on for all our future needs.

Sincerely,




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