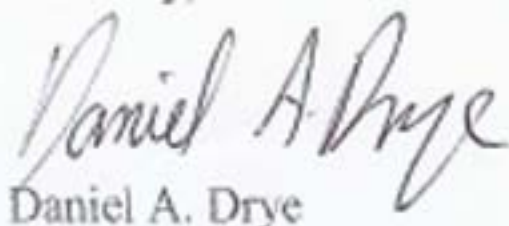


To Whom It May Concern:

My name is Daniel Drye and my wife and I recently purchased a new home with help from Mike Vrba of Majestic Mortgage. When we entered the home market, my wife and I were complete novices. We had been renting for several years and had never before even looked into buying a home. Our first contact with a mortgage agent was not productive. This individual assured us we could get any amount of money we wanted for just about any home we wanted. We did not like this approach and were soon put in contact with Mike. Mike took an entirely different approach to our mortgage. He actually got to know us and what we wanted and what we could afford. He met with us at our home several times going over all sorts of financial information as well as discussing what our goals were concerning our home purchase. We actually told Mike that we were going to wait and not buy a home until the spring of '06. Mike put absolutely no pressure on us, he just told us to give him a call when we were ready. Through a series of events unrelated to Mike, we were put in touch with a home for sale by owner that was exactly what we were looking for. We called Mike and he had things rolling in less than 24 hours. Mike and Majestic handled all aspects of our home mortgage with professionalism and expertise.

My wife and I would both strongly recommend Mike to anyone considering purchasing a home. He answered any and all of our questions, many of which I am sure seemed quite ignorant. He always made both of us feel comfortable and informed. He did his best to explain things we did not understand. Mike was excellent to work with throughout the entire mortgage process.

Sincerely,



Daniel A. Drye