

DAVID AND KATHLEEN MOONEYHAM

June 1, 2004

Michael Vrba
C/o Majestic Mortgage Corp.
700 Diehl Road
Suite 151
Naperville, Il 60563

Dear Mike:

We have just moved into our new home and wanted to write and thank you for all that you and Majestic Mortgage have done for us.

We are so glad that our builder recommended you to us when we were having trouble with the lender that we were working with. We thought that things were going along smoothly until our building was delayed four days past our lock expiration date. The mortgage company we were working with would not extend our lock and because of that we lost \$1,000.00.

Not only did Majestic beat the rate that we were getting with Countrywide, but they credited us the \$1,000.00 that Countrywide kept for going four days past our lock agreement date.

Mike, we are so thankful to you for working so quickly on our application, we came to you two weeks before our closing date, and you came through for us at a very stressful time. We know how hard you worked to get us such a great rate and for getting us the money that we lost with Countrywide.

We would not hesitate to recommend you and Majestic Mortgage Corp. to anyone buying or refinancing a home. I am sure they would be as pleased as we have been by your kindness, courteousness, quick response and follow through. Thank you again for making the mortgage process go so smoothly for us.

Sincerely,




Dave and Kathy Mooneyham