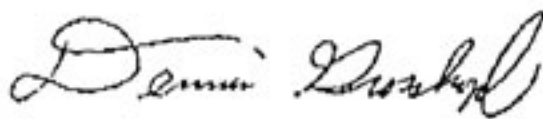


Before I refinanced with Mike Vrba, my experience was very negative. When rates first dipped a couple of years ago, the mortgage broker that I used to buy my new townhouse contacted me about refinancing. I was referred to him through the development company. He said the process would be very smooth, but it was exactly the opposite. After I paid my up front fees I never heard from the broker until it was too late. No one contacted me about how much my closing costs were going to be. When I arrived at the title company for my closing, I finally received the final numbers for costs but it was too late to get to the bank that day I was so frustrated at not knowing my costs and getting to a bank that I canceled the deal. Only when I canceled my deal did I hear from the mortgage broker to find out what went wrong. I thought he should have been there all along.

My view of refinancing totally changed towards a positive experience when I dealt with Mike Vrba. He was in contact with me through the whole process. He gave me the figures for my closing costs 3 days before my closing date and they never changed. He took the time and completely explained the facts and the figures and what each budgeted item meant. He was kind, courteous, and always available for questions. Because of Mike Vrba's dedication he now has a client for life.

The sad fact is that the gentlemen that I worked with before was associated with a builder and I will never use that gentlemen again or use that builder again. If Mike Vrba had been associated with my Builder, both companies would have a customer for life, but sadly they took the customer for granted and they now have one unhappy customer. Any builder would be lucky to have Mike Vrba representing them to future homeowners because they would gain customers for life.

Sincerely,



Dennis Grosskopf