

Eric C. Sommers & Kristine L. Bilica
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December 29th, 2008

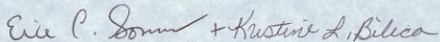
To Whom It May Concern,

We were very fortunate to have been referred to Mike Vrba, who assisted us in financing our first home. Mike made the entire process easier and more pleasant than we could have ever expected. He answered all of our questions and made sure we understood the events that were occurring. We had heard countless stories about how there were always snags or delays in getting mortgage deals finalized, but we did not experience a single one.

We had a lot of concerns in regards to getting an affordable interest rate, and thanks to Mike Vrba, we were able to get a good interest rate without putting any money down on the house. He also helped us avoid having to pay any type of private mortgage insurance. Our closing date went by without a hitch as well. There were no hidden fees or costs to surprise us.

We would recommend Mike Vrba and Cherry Creek Mortgage to anyone who is in need of someone to help them get a home financed. He is as honest and upfront as anyone could possibly ask for. We are eternally grateful to Mike for all of his help and we will continue to turn to him any time we need help in regards to financial issues with our home. I'm sure you will feel the same after working with him.

Sincerely,

Handwritten signature of Eric C. Sommers and Kristine L. Bilica in cursive script.

Eric C. Sommers and Kristine L. Bilica