

April, 2009

Dear Mike Vrba,

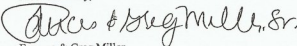
First and foremost, I want to thank you and Cherry Creek Mortgage for refinancing us. Our monthly mortgage payment has dropped close to \$200.00 and we're able to put those funds towards our savings.

My husband and I were both amazed and very happy at how fast the process went. We felt like we established a relationship with you from the very beginning and we plan on keeping that relationship as long as we can. You explained things extremely well which helped us out a lot since these types of transactions can be somewhat confusing and hard to follow at times. When my husband and I first discussed the idea of refinancing we were not looking forward to because of the many phone calls requesting tons of paper or lack of communication and we thought it would take months. But the only phone calls we got were maybe one or two requests and the rest were you just checking up on us and giving us a complete and thorough up to date status on where we were during the whole process. We still can't believe how quickly it went yet you and Cherry Creek Mortgage were still able to remain professional while staying on top of any potential firewalls.

We have been looking for any and every opportunity that might come our way just so we can recommend you to anyone looking to refinance now or in the future.

Again, thanks so much and we look forward to doing business with you in the future.

Most Sincerely,

A handwritten signature in black ink that reads "Frances & Greg Miller, Sr." The signature is written in a cursive, flowing style. The first name "Frances" is written in a larger, more prominent script, and "Greg Miller, Sr." follows in a similar but slightly smaller script. The signature is written over a white background.

Frances & Greg Miller