

MAYER • BROWN

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November 26, 2008

Mike Vrba
Cherry Creek Mortgage
Mortgage Consultant
1230 E. Diehl Road
Naperville, Illinois 60563

Re: Mortgage Refinancing

Dear Mike:

Integrity, professionalism, honesty and straight forwardness are just a few words to describe your work ethics.

Lina and I would like to thank you for assisting us in refinancing our mortgage. You were extremely helpful, knowledgeable, and made obtaining a mortgage a painless process. You made this far easier than what we had to go through for past refinancing experiences.

Personally, I was so amazed with your service. I was out of town for work assignment but we were able to explore my situation by telephone and e-mail. You called when you said you would. You answered all of our questions. You delivered a solution that met all our criteria. In short, you delivered the solution you said you could, in less time than you said you would. The loan was closed in less than three weeks.

Thanks, Mike, for a painless solution that reduced our overall mortgage costs by approximately \$700 per month. You exceeded our expectations. Best wishes to you and Cherry Creek Mortgage. You can be sure we will refer friends and colleagues to you at Cherry Creek Mortgage.

Sincerely,



Jess H. Arellano
Paralegal