

Jesse & Stephanie Gregoles

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March 29, 2005

To Whom It May Concern,

We were very satisfied with the service we received from Majestic Mortgage and especially Mike Vrba. As first-time homebuyers there was much to learn about the mortgage process. Mike took the time to answer each of our questions. In numerous conversations he described the process and the multitude of options until we felt comfortable with the decisions that needed to be made. By the time we found our home we felt knowledgeable and prepared to take this next big step in our lives.

We first began looking for a home over a year and a half ago. In all that time Mike remained in contact with us. He made sure that we would be ready to make a move as soon as we found a home we wanted to buy. My husband and I were impressed with his diligence and willingness to work hard for us over the long term. We knew that we were working with someone we could trust.

We would highly recommend Mike Vrba to anyone considering a mortgage or refinancing. In fact, we already have! I know we'll be calling him again next time we're looking for a home.

Sincerely,

Jesse & Stephanie Gregoles

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