

## J. Demonte

August 24, 2006

Mike Vrba  
700 East Diehl Road  
Suite 151  
Naperville, Illinois 60563

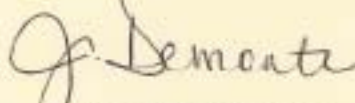
Dear Mike,

We would like to thank you for attending to our mortgage needs. You were very educational, always making sure that we were making informed decisions. You were always available, never leaving us waiting or having to make several phone calls. Most importantly, you were very professional and a pleasure to work with.

In these times when the words "Customer Service" seems to mean so little, it was refreshing to work with someone who still believes in the importance of giving superior customer service.

Thank you Mike and we look forward to doing more business with you in the future!

Sincerely,



John and Jill Demonte