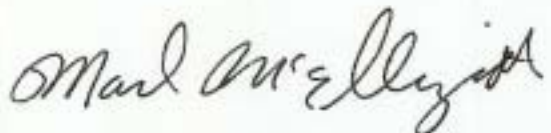


June 27, 2006

Future home owners:

When my wife and I started looking for a new home, we were very lucky to find Mike. He was very informative and helpful throughout our whole process. He really wanted to find the best way for us to finance our home in a way that allowed us to buy our dream home. Mike walked us through the entire process months before we had to actually go through the process. He is a great person to talk to and always returned calls promptly. The best part of the process was learning how much money we would need in 3 days in advance of the closing. Purchasing our first house, without Mike, we were not told until the day before and it still was not enough. We had to run out to the bank during the closing to get another certified check. This was not a problem at this closing. Mike Vrba was professional, friendly, and honest during the entire process. Hopefully we will stay in this house for many years to come, but if we do decide to move Mike will be the first person we call.



Mark & Abbey McElligott