

Matthias & Jodie Gammon  
507 Silver Falls Drive  
Joliet, IL 60431

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July 25, 2007

Majestic Mortgage Corp.  
ATTN: Mike Vrba  
2132 Deep Water Lane Suite 216  
Naperville, IL 60564

Dear Mike Vrba & The Majestic Mortgage Team,

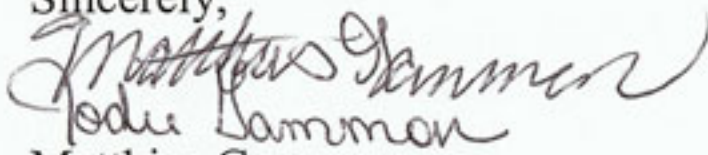
I wanted to take this time to thank you for the great job you and your team did on completing our loan for our new home.

In April 2006 we began the scary adventure of buying a new home. To be more accurate, we began something my husband and I said we would never do – we began the adventure of building a *new* home. With buying any home there is so much to know, all of which my husband and I were clueless on. However, thanks to Mike we did not have to worry about a thing. He knew what questions to ask, what plan best fit out needs, and made sure that we understood everything as well (which was not an easy task).

Whenever we spoke with Mike, he made us feel like we were his only and most important clients. Mike truly had our best interests in mind; he was not determined to sell us the most expensive loan but one that was affordable and met our needs. Unfortunately, our experience with our builder was not an easy one, but knowing that we could depend on Mike made the process a lot easier.

We will definitely use Mike again in the future.

Sincerely,

  
Matthias Gammon  
Jodie Gammon