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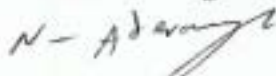
April 12, 2005

Michael Vrba
Majestic Mortgage
700 E. Diehl Road
Suite 151
Naperville, IL 60563

Dear Mike:

On behalf of my family I would like to take few minutes of your time to thank you for the mortgage we got through you to buy our new house. My wife and I were very pleased with the professionalism and service you provided at Majestic Mortgage. You took the time to sit down with us and explain the mortgage process and answer all of our questions with great patience. The web updating of the interest rates, and contacting us about what was going to happen next during the entire process were very helpful and I admired you as a true consultant. I was very impressed with the accuracy of closing money estimations. I have been through financing processes before and I know how confusing the whole process can get. At closing realtors and attorneys praised you for the superb job you did with the mortgage process and thanks to you we closed without any issue. You have definitely earned our future business and we plan to recommend you to our family and friends.

Thanks once again!



Nader Adefangi

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