

To... peverts <peverts@billjacobsjoliet.com>

Cc...

Subject: RE: HOME PURCHASE

Mike,

Just thought I would let you know pleased I am with the services you provided my son Jeff on the purchase of his first home. As a parent it is sometimes difficult to convey to a 22 year old what it takes to find, bid on, and get a mortgage to buy a house. It all started one nite when Mike was more than willing to come to my house and sit down with mt son and I at the kitchen table. After about an hour of talking with Mike my son had a good idea about what it takes to purchase a home. So Jeff filled out a loan application and the rest is history. Jeff moved in to his house April 30th .

The whole process was painless. Mike always kept in touch with me and my son all the way til the day of the closing, and even called after the closing. He still calls me at times to make sure everything is ok. I feel lucky to have been able to deal with Mike. He helped us in so many ways this letter would go on for pages and pages. If he didn't know the answer to a question he would find the answer and call us back, always. I think communication with the customer is Mike's biggest asset. Mike is more than just a mortgage consultant, he is now a true friend of our family. I have two more children and I can assure you that Mike Vrba is the man for the job.

Thanks Mike for what you did for my family and I.

Keep up the good work

Paul Everts

Jeff Everts