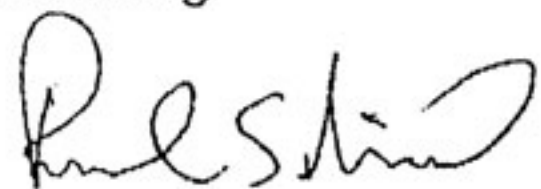


My experience in dealing with Majestic Mortgage and Mike Vrba was an excellent one! As a first time homebuyer I had many questions and some anxiety about how the whole loan process would work. Mike handled things with the utmost professionalism, was very forthright and responsive with information, and answered every question that I had. Without experience in mortgage loans I wasn't sure which loan would fit us best and Mike fully explained the details and benefits for each loan type, helping find the one that was perfect for my wife and I. I would recommend Mike to anyone considering a home purchase. His experience and knowledge will help make the whole process smooth and rewarding!

A handwritten signature in black ink, appearing to read "Paul S. Nicol". The signature is fluid and cursive, with a large initial "P" and "S".

Paul S. Nicol