

Mike Vrba-

I just wanted to send you a letter for your own personal records and give you some feedback about how everything worked out for me. I have talked with a few mortgage lenders before and I must say that it seems like every other lender is out there to make a quick buck. You are the only person that I felt comfortable working with. You are very honest and I know you're out there to help make people happy and not just make money. I can tell by working with you that you are one of those people that love your job and love seeing people's dreams come true.

My experience working with you has been second to none. You are on top of your game and have helped me out with every question I have had. I want to thank you for this experience and how smooth everything has gone. I was also very impressed on how much money you saved me with closing costs compared to other lenders. Also your estimated closing costs were dead on. I hope to bring you more business and have passed your business card on to friends and family. I wish you the best with your business and family.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Portuese", with a long horizontal line extending to the right.

Paul Portuese  
6/24/07

Thanks again for everything!