

May 19, 2005

Majestic Mortgage  
945 Lakeview Parkway Suite 170  
Vernon Hills, IL 60061

Dear Mike,

It was a pleasure working with you throughout the mortgage process. We appreciate your promptness in returning phone calls, taking care of any questions or concerns, and getting things done quickly. Thank you for all your help, we look forward to working with you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Randy & Sandra Paungam". The signature is written in a cursive, flowing style with a long horizontal stroke at the end.

Randy & Sandra Paungam