

From: "Korte, Robert A"

Date: Mon, 21 Sep 2009 10:25:47 -0700

Subject: Mike Vrba

Mike,

It has been two months since we closed on our house, and we have been meaning to write to thank you for the role you played in making our home-buying experience such a great one. I never thought heading into this that I would be writing you to make sure you knew how pleased we were with your services. One, because I didn't know you prior to working together on this, and two, with it being such a challenging credit market, I was sure we would have some surprises along the way. There were a few things I wanted you to know I appreciated;

- Your honesty and conservative estimates, making sure you never overstated what to expect.
- Your accuracy
- Your availability. Whenever I called, if I didn't get you live I got a return call shortly.
- Your educating us on the mortgage and finance markets so that we could make a more informed decision on when to lock, etc
- Just overall working with you. You went from stranger to trusted resource, and that is what makes a difference.

I remember early on you telling me that with your experience you have learned that the right effort on the front end is critical to keeping things smooth on the back end. I guess the quote from my realtor immediately after the closing sums it up best; "Can you give me the name of your mortgage guy again? I have never had a closing go that quickly or smoothly." Thanks Mike,

Hope to see you again soon.

Rob and Kristen Korte