

June 15, 2005

Re: Michael Vrba, Majestic Mortgage

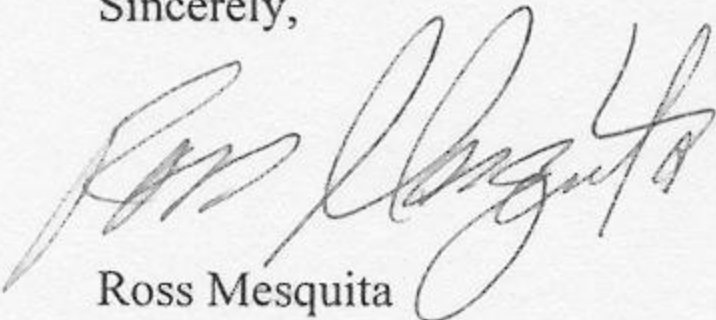
I am very pleased to write this letter recommending Mike Vrba as an excellent mortgage professional. We moved to Chicago from Texas last year and soon thereafter signed a contract to build a new home. The builder recommended that we speak to Mike, and although I had already begun researching mortgage options on my own, I decided to meet with him. During this initial meeting, Mike explained the entire home buying process from A to Z, and he provided us with several different financial blueprints that allowed us to work our mortgage into our short-term and long-term financial goals. I was very impressed with Mike's professionalism and enthusiasm and decided to work with him.

Building a new home can be a lengthy (and frustrating) process, and Mike kept us updated and at ease throughout the entire process. He kept us abreast of market conditions and frequently made courtesy calls to check in and see how construction was progressing. When we decided that it would be a good idea to lock in the mortgage rate, Mike's knowledge about the market enabled us to time the lock when rates reached their lowest point prior to closing.

Mike's stellar customer service continued through the closing process. He contacted us three days before closing and prepared us for what to expect and also informed us of the dollar amount that we were required to provide. The closing process went very smoothly, and I was very happy to receive a "congratulations" call from Mike as soon as the documents had been signed.

I highly recommend Mike Vrba to anyone purchasing or refinancing a home. In fact, I have already distributed his business card several times when I heard that a friend or colleague was thinking about re-financing or buying a new home. Mike has already earned all of our future mortgage business – his enthusiasm, passion for customer service and professionalism cannot be matched.

Sincerely,



Ross Mesquita