

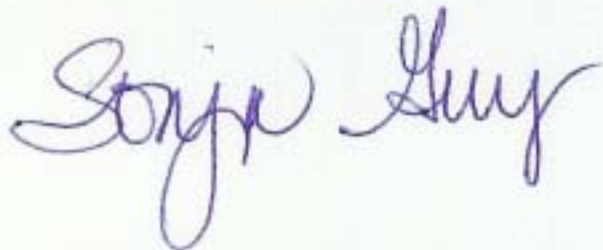
Mark and Sonja Guy  
3060 Chalkstone Avenue  
Elgin, IL 60123

December 22, 2004

To Whom It May Concern:

My husband and I worked with Mike Vrba with regard to the purchase of new home. We found him very professional, excellent with follow-through and was quick to get back to us. We highly recommend him!

Sincerely,

A handwritten signature in blue ink that reads "Sonja Guy". The signature is written in a cursive style with a large, looped 'S' and a stylized 'G'.