

February 18, 2007

Mike Vrba
2132 Deep Water Lane, Suite 216
Naperville, IL 60564

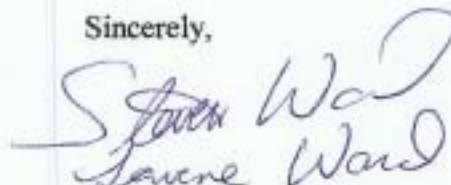
Dear Mike:

Just wanted to say thanks for your expertise in getting us are loan for our new home. With the turmoil of today's real estate market and the uncertainty of selling & buying a home one worry I didn't have was the financing of my new house. Your figures were dead on and there were no surprises at closing.

Even though it took eight months for our old house to sell I was very impressed with the daily market reports that you made available to me and also by your calls from time to time informing us that our financing would be there when it was time to purchase the new home.

I have raved about Cherry Creek Mortgage Company to my friends. I've informed them that for accuracy, reliability & outstanding professionalism to see Mike Vrba at Cherry Creek Mortgage Company.

Sincerely,


Steven & Laverne Ward