

Dear Majestic Mortgage,

My name is Tom Casanova I am a customer of yours and will continue to be in the future. I had the good fortune to work with Mike Vrba during February/March of 2006. Initially, a friend of mine who was working with Mike for the purchase of a home directed me to Majestic Mortgage. I too had aspirations of working with Mike toward the purchase of a home too. However, Mike and I in our initial communication over the phone found that it would be in my best interest to re-finance my current home. Mike then shared with me a number of helpful and exceptional savings techniques that would better prepare me financially for a home purchase 2 to 5 years down the road. We did the re-finance and then Mike set me with a low percentage home equity loan, in the event I needed a larger amount of money in a pinch. I can't tell you how happy I am to have worked with Mike Vrba and I will refer anyone who I know who is a prospective homebuyer toward Majestic Mortgage and Mike Vrba. Thank you so much for making my refinance process quick and painless and I look forward to doing business with Majestic Mortgage in the future!

Sincerely,

Tom A. Casanova