

Feb. 24, 2006

Dear Steve & Company,

What can we say, except that this was the easiest re-financing that Les & I have done. From the 1st phone call to the closing things could not have been better. When you (Steve) came to our home at a time that was good for us! Les said for the 1st time he actually understood everything on our closing papers. If this letter is not enough for future clients, then have contact us direct! You & your company rate with us. Once again, Thank You! And we will be back once it is time to move into another house.

P.S. Having extra cash isn't too bad either - Thanks for helping us save!

Sincerely
Leslie & Virginia
Beyer