

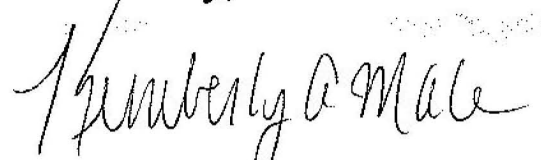
October 6, 2004

To Whom it May Concern,

I'm writing this letter to inform the public of the professionalism and performance of The Mortgage Company. The company, specifically Steve Stelzman, did an outstanding job assisting us with our mortgage. He made sure we had the best possible rate and assured us he would lock us in at that rate until our closing date. He was friendly, helpful, and extremely knowledgeable. He couldn't have done more for us. He is a forerunner in this business. His reputation is impeccable.

I therefore recommend The Mortgage Company to those that are in need of this type of service. I have no doubt that they are capable of meeting the needs of the clients of today.

Sincerely,

A handwritten signature in cursive script that reads "Kimberly A. Male". The signature is written in black ink and is positioned above the printed name.

Kimberly A. Male