

December 13, 2005

Steve Stelzman
The Mortgage Company
5330 Short Hill Lane
Allentown, PA 18104

Dear Steve,


Bill and I would like to thank you for your excellent service and to commend the girls we dealt with in your office. I only wished I had listened to Lee Snover sooner, when he recommended us to you.

We were reluctant because of a bad experience with a mortgage broker in the past. I had a quote the day after I spoke to you and once I got all of the information into your office that was necessary, we closed less than 2 weeks later. We are thrilled with the percentage rate we received and ever happier with the swift, courteous service from your office.

Lee recommended us to you and I have already given my cousin your card and will continue to recommend you to my friends and family. That is the highest compliment I can give you, referrals. If a miracle ever happens and interest rates go down, I will not hesitate to give you a call.

We wish you and your staff a healthy, happy holiday and continued success.

Sincerely,

A handwritten signature in cursive script that reads "Phyllis A. Stanukenas". The signature is written in dark ink and is positioned above the printed name.

Phyllis A. Stanukenas