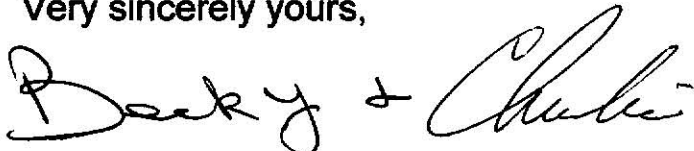


October 9, 2006

Dear Steve,

We don't know how to thank you for the excellent, expertise and dedicated service you provided for us. We appreciate all the hard work and research to try to make the Church Street property work and the compassion you had for us when it turned out not to be the right home for us. You very efficiently had everything in place for the Cherry Street property, and when the fact of our 779 Topton Street home being on the market became an issue to obtain the loan, you were right there and fixed it IMMEDIATELY. We were very impressed with that. And how can we thank you for your continued help with the selling of our Topton home. We both REALLY APPRECIATE your dedicated perseverance to make everything work out for us and for the buying (and selling) of our home to be a very positive experience. We would highly recommend you to everyone for mortgage service.

Very sincerely yours,

A handwritten signature in cursive script that reads "Becky + Charlie". The signature is written in dark ink and is positioned above the printed names of the signatories.

Becky and Charlie Stover

P.S. Krista was also so kind and helpful and she is a great asset to your company as well.