



Robert R. Friedman
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*Member
President's
Club*

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Steve Stelzman, President
The Mortgage Company
4295 Tilghman Street
Allentown PA 18104

Steve,

To be perfectly honest, I have not been motivated to write a letter of praise in a very long time. As a business owner for the past 32 years I am hard pressed to find committed, energized and "service first" people anymore.

When we started our search for a lender I expected more of the same. But through our encounter at the Chamber my wife and I decided to apply for our mortgage with your firm. This changing economy has created a selfish attitude and a nonchalance never seen before.

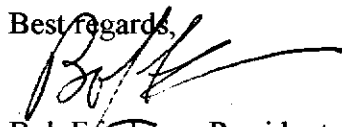
You have positioned yourselves through detailed service, and you possess that rare feeling that the client is important. Although you offer products that most everyone has, the difference is your attitude. A successful business is more about relationship building through trust.

Trust has to be earned.

You have done that.

Thank you both for helping Maureen and I re-finance and sailing through this challenging process seamlessly. Your engaging commitment is more of what we need today, you promised *and* delivered.

Best regards,


Bob Friedman, President
Cornerstone Benefits Group