



JOHN J. MILLER, SR. LOAN COORDINATOR
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February 3, 2006

To whom it may concern,

I am writing you for the sole purpose of highly commending one of your escrow officers, Shelley Costello.

I am working on a purchase loan that has been hard I think on everybody, and a fairly complicated one at our end. Complicated loan, two unrelated buyers, two unrelated sellers, buyers in California, sellers in England, property in Florida. Buyers who could only fully commit to the process after a month or more. Through all this Ms. Costello has kept not only on top of this file and those involved, but has "stayed on task" as others were busy pointing fingers. She stayed on the solution; and did so with aplomb, professionalism and an unusually high level of service.

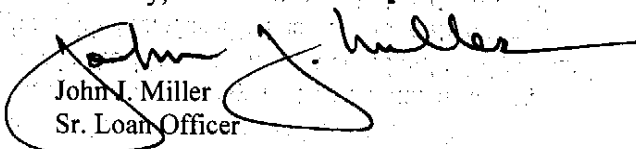
That has not always been my experience in doing purchase loans in Florida (or anywhere else for that matter). I cannot think of a time where I have seen more conscientious "above and beyond..." conduct by an escrow officer.

I don't believe it would be an exaggeration to say that Ms. Costello has likely saved this purchase.

As a result I wanted to affirm to you what you no doubt already know. Shelley Costello is a rare gem in our industry.

And I thank you for having employees of her caliber.

Sincerely,



John J. Miller
Sr. Loan Officer