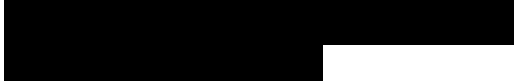




Cornerstone Mortgage Group



Thursday, June 30, 2011

Dear John & Darcy,

It has been a pleasure working with you and your company over these last few transactions. Every one of them have closed very efficiently and under the same terms as originally disclosed. The flexibility you all have and the ability to cross collateralize equity in other real estate is a unique and helpful option with your loans.

My clients and I also appreciate your dedication to keeping the rates and fees low. Your programs are priced so competitively that I had a hard time believing your initial rate and fee quote on the first loan we did together.

I look forward to closing more business with your company in the future.

Sincerely,

Jeff Sharp

Residential and Commercial Lender

