

Jan. 17, 2000

Brant,

Just a note of thanks...a big THANK YOU note of your extreme helpful professional assistance in being my first mortgage broker. As this was my first time..first time home buyer, and with my situation, you were very considerate, very meticulous as you "walked" me through it. As obviously, this was, for me the biggest investment I have ever made in my entire life.

Again, thank you for your understanding, your patience, and your kindness.

Michael Schy
New Homeowner

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