



**Gross Collins, P.C.**

Certified Public Accountants and Consultants

December 19, 2006

To Whom It May Concern:

If it weren't for Jim Duclmer, I would be in over my head!

If that statement isn't true I'm not sure what is. In the adventure of buying my first home, there were pitfalls that could have put me in serious financial jeopardy along the way. In my naiveté I would not have known about a mistake or a poor choice until it was too late.

Jim was truly my knight in shining armor leading me through the different choices and helped me make a decision that I was comfortable with on all levels. The time that he devoted to me was extraordinary and I am sure he does the same for all of his clients large and small.

Jim Duclmer and Vinings Mortgage will be the only company I use or recommend in the future. Thank you, Jim, for your kindness and patience through this process. I know that it is your 'job' but you truly have a passion to help and educate people.

Warm Regards,

A handwritten signature in black ink that reads "Lane Bassham". The signature is fluid and cursive.

Lane M Bassham  
Marketing Coordinator