



RUSSELL
H.J. Russell & Company

April 6, 2006

Randy Garrett
Capital Mortgage Services, Inc.
1005 Sanctuary Parkway, Suite 475
Alpharetta, GA 30004

Randy,

Thank you again for the unfounded mortgage assistance you *personally* provided during my recent home purchase. Your genuine dedication, integrity and overall method of doing business made the entire process from application to approval and closing absolutely stress free!

Unfortunately in today's marketplace it very difficult to find the type of trustworthy service you provided, and I truly feel (not to sound cliché) that I have found a true friend in the mortgage business. After all, it is not often a mortgage broker personally attends a loan closing, verifies the numbers in advance, and ultimately makes good on every promise!

Please feel free to use me as a reference should you ever need one, and although it goes without saying, should any opportunity arise where I am able to refer someone to you I would do so without hesitation.

Sincerely,

Eileen DeVille
Senior Project Manager
H J Russell & Company
404-330-0809