

August 16, 2006

Mr. Randy Garret

Capital Mortgage Services, Inc.

1105 Sanctuary Parkway

Suite 475

Alpharetta, GA 30004

VIA FACSIMILE 404-250-5358

Dear Randy,

I would like to take this opportunity to express my sincere appreciation for your courteous, extremely efficient and thorough work on my recent home re-finance.

During our first telephone conversation, I explained the terribly inflated "closing costs" that had been presented to me by a broker who was obviously aiming to take advantage of my lack of knowledge and failure to "shop around" with other mortgage companies. You knew almost immediately that you could put together a deal that would enable me to consolidate a first and second mortgage along with a huge credit card bill while keeping the interest rate and closing costs much lower than those proposed by the first "broker". It was especially satisfying to me that we were able to use the same lender that the first "broker" proposed since he told me that there was no way that lender "would ever close my loan if I used a different broker" and interestingly, the "lenders fees" were **thousands less**. The fact that you were kind enough to meet with me at my convenience was very helpful. You were quick to respond to any and all questions or concerns I had and you kept a watchful eye at closing to make sure everything went well.

In the future when I hear of anyone needing a trustworthy, knowledgeable representative in the mortgage industry, I will suggest they call you to discuss their needs. You are a wonderful example of the golden rule!

Sincerely,

Kathleen Kopplow