

September 22, 2006

Fairway Independent Mortgage Corporation
Mr. Steve Jacobson, President
781 Lois Drive
Sun Prairie, WI 53590

Good Morning Mr. Jacobson

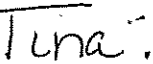
I wanted to take a moment to send you a letter regarding one of your employees, Chris Scheer. I recently purchased a home and Chris was instrumental in my home buying process. Without his assistance, my deal may have fallen through.

Four days before closing, my original mortgage broker backed out on the job. There I was, overwhelmed and scared, I didn't know what to do or where to turn. This was my first home purchase and I was lost. I decided to call my realtor - hopefully she would have some advice to help me with this predicament. My realtor calmly suggested I contact Chris Scheer of Fairway Mortgage. She indicated that she had worked with him for some time and that he had always provided superior customer service, she assured me that if anyone could pull off the transaction in four days it would be Chris!

When I called I was scared and confused, as you can imagine I was an emotional mess. Chris quickly took control of the situation. He was calm and comforting. He assured me that he could turn this situation around that I would be closing on the originally intended date. I was skeptical, but Chris kept his word. He completed my appraisal in less than 24 hours, and within 72, had the loan in underwriting. As promised, I closed on the intended date, with the loan and interest rate I wanted. Chris took a bad situation, turned it around and made me a very satisfied customer. Based upon my experience, I wholeheartedly recommend Fairway Mortgage and Chris Scheer to my friends and family for their mortgage needs.

I hope you will take this opportunity to thank Chris for his hard work and dedication.

Kindest Regards,



Tina

Cc: Chris Scheer, Fairway Independent Mortgage Corporation