

Leeor Shapira
209 East Grant Avenue
Roselle Park, NJ 07204
August 22, 2007

Rolan Shnayder
Home Owners Mortgage Express
80 Maiden Lane
Suite 1901
New York, NY 10038

Dear Mr. Rolan Shnayder:

Thank you so much for the expediency with which you put everything together for the loan on my home purchase. Your staff was exceptionally accommodating, exceedingly helpful, and of the utmost professional caliber. It was a sincere pleasure working with you, and I can ensure you that I will without hesitation recommend any and all of my friends and relatives contact you for their financing needs.

Sincerely,

Leeor Shapira