

January 18, 2006

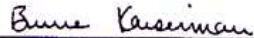
NJ Lenders Corp. d/b/a Home Owners Mortgage Express ("NJ Lenders") has been a client of Credit Suisse's ("CS") Correspondent Lending division since 2001 and CS' Warehouse Lending division since 2002. Since 2001, NJ Lenders has originated and sold in excess of \$1 billion in residential mortgage loans to CS and as of the date hereof, has a \$35 million repurchase facility with CS.

During the course of our relationship with NJ Lenders, we have found the principals and staff of NJ Lenders to be extremely knowledgeable about the products they offer and the mortgage origination process in general. CS values its relationship with NJ Lenders and enjoys working with the principals and staff of NJ Lenders.

If you have any questions concerning the foregoing, please feel free to contact the Marc Sottile or the undersigned at (212) 325-2000.

Sincerely,

Credit Suisse Securities (USA) LLC



By: Bruce Kaiserman
Its: Director