



| A BETTER REAL ESTATE EXPERIENCE™ |

October 26, 2009

Rolan Shnayder  
Director of New Development Lending  
Home Owners Mortgage  
80 Maiden Lane Suite 701  
New York NY 10038

Re: Testimonial

To anyone looking for a mortgage professional:

If you need a GREAT mortgage professional, call Rolan Shnayder. I just closed a 6 month marathon deal and it was on life support. Rolan came through and delivered. He's the Derek Jeter of home lending.

Here's the story:

Normal kind of deal, couple with a kid. Good income. Good building. Well, the mortgage broker my buyers were using, put the deal to one bank, then another and kept stringing us along for 5 months. We are months past the close date on the contract with this mortgage broker continuing to ask for more info and giving us the run around. They couldn't get the job done and wouldn't tell us. We're lucky we found Rolan and he knocked the deal out in a month flat. So call Rolan if you need a loan! He gets the job done. He's a direct lender and they do all the underwriting in house. This means that the deal gets done fast, which is a real rarity in today's market. And if you have a new development deal, Rolan is definitely your go to guy (see the article about him in the latest issue of the Real Deal).

Sincerely,

A handwritten signature in blue ink that reads "Brian Huang". The signature is fluid and cursive, with the first name "Brian" being larger and more prominent than the last name "Huang".

Brian Huang  
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