

Joe Josephs
Ritz Carlton Residences
5 Renaissance Square
White Plains, NY 10601

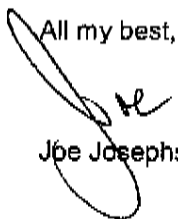
May 2, 2010

Dear Rolan,

I would like to again thank you and your team for the fine job done in getting me my financing. I have been through the mortgage process multiple times and prior to working with your team have never had a good experience. You addressed all of my concerns and put my mind to ease all while getting my mortgage financing done in less than 5 weeks.

I would whole heartedly recommend you to anyone looking for a mortgage.

All my best,



Joe Josephs