

December 2, 2005

I have experienced nothing but "good things" with Granite Mortgage & Construction Finance, and their experienced team. Having presented them with many questions and scenarios, they go out of their way to make sure the customer (that being me) is 100% satisfied.

With this positive experience, I did not hesitate to refer both my son and his family, and also my daughter and her family to Granite MCF for their financing needs.

In closing, I have to mention that despite their experience, great follow through, and having the highest priority to please the customer, they are terrible golfers.

A handwritten signature in black ink, appearing to read "Dave Katz", written in a cursive style.

Dave Katz