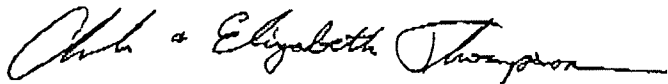


"Pete Johnston and Granite Mortgage helped us buy our first home. The details of home financing were made easy with Pete's effective communication. He helped us find the best product for our needs and he offered the best rate. He contacted us often and made sure that we understood everything throughout the loan process. We recommend Pete and Granite Mortgage to any homebuyer looking for integrity and excellent customer service."

A handwritten signature in black ink, reading "Charles & Elizabeth Thompson". The signature is written in a cursive style with a long horizontal flourish at the end.

Charles and Elizabeth Thompson