

UNITED STATES NAVY
NAVY RECRUITING DISTRICT SAN FRANCISCO
Navy Recruiting Station Chico, CA

October 30, 2006

Shelly A. Mellomida
Premier Mortgage Funding, Inc.
13405 Folsom Blvd, Ste 153
Folsom, CA 95630

Dear Shelly:

My family and I would like to thank you for your time and dedication for ensuring our first home purchase was smooth and worry free. You educated us and kept us well informed in every step of the process. You even made an appearance the day we received the key to our new home, bringing us personal house warming gifts for my wife, our newborn child, and me. During the prequalification you ensured we were in the market for the right price range that my income could afford and still be able to live comfortably in regards to all other bills and expenses. This will definitely ensure our success in our financial stability in the years to come, specially having just a new born come into our lives. Recently you even sent us an investment portfolio of our first and most important purchase/investment. In it are important documents of the transaction, showing all the necessary steps and companies involved. You gave us copies of the appraisals, all inspections, important names and phone numbers of everyone involved in making the home buying as pleasant an experience as possible.

In talking to others who have purchased a home in the past they say it's very rare that a loan officer gets this involve and personal. You really took a personal interest to ensure everything went perfectly as planned. You even worked it so escrow closed two weeks early, making it possible for us to have the keys to our new home two weeks early. You should be the standard in the financing of any homes.

I was so impressed with your customer service and knowledge of the business that I've referred you to my father. He just moved to Washington and should be buying a home in the next six months. He will definitely use you as the loan officer for their home purchase. I will also refer you to all my family and friends that are going to buy and refinance their property.

Sincerely,

Handwritten signature of John McClough in black ink, appearing as 'CE (30) John McClough'.

John McClough & Family
US Navy Recruiter