

To: Premier Mortgage Funding Inc.
December 1,2006
From: Dennis Dean & Amy Humphreys

We can't even begin to describe what Shelly Mellomida has done for us. The first day we met with Shelly we thought there was no way we could afford a house. She took the time to educate us about our credit and finances, planned out a budget for us and to our surprise it worked. Shelly even helped us raise our credit score 30 points in four weeks. She spent hours on the phone thoroughly answering any questions we had. Our dream was to own a home and Shelly made that happen for us. We plan on having her handle all of our future investments. Shelly is not just our lender, she is a true friend!

Proud Homeowners,

Dennis Dean & Amy Humphreys