



November 10, 2009

To Whom It May Concern:

Shelly Mellomida has been with Envision Lending Group, Inc. since November 13, 2008 and has proved to be one of our most compliant, most courteous, most detailed loan originators since we opened our doors. I would wholeheartedly endorse her as an originator for any company and she will do an extraordinary job for whoever is lucky enough to employ her. Please feel free to contact me with any questions or for further information.

Thank you,

A handwritten signature in black ink, appearing to read 'S. Anderson', written over a horizontal line.

Amy Anderson  
President