

Ron and Veronica Pearson
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El Dorado Hills, CA 9576
March 8, 2010

Shelly Mellomida
Envision Lending Group Inc.
2795 E. Bidwell Street Ste. 100-140
Folsom, Ca. 95630

Dear Shelly,

As you know this was our second home purchase and we're so glad to have had the opportunity to work with such a trusted professional as yourself. We've never worked with anyone in the industry with such a keen understanding of the market and what it takes to get the job done especially in these challenging times. You always had well thought out solutions to our questions and potential stumbling blocks and always listened to our concerns. Best of all, we feel we gained a friend and someone that we would be comfortable and happy to refer to a friend or relative. In short, you signify the trust, integrity and work ethic that is hard to find today and we wish you great success in the future.

Sincerely,

Ron & Veronica Pearson