



Yes, we can...

Dear Scott:

May 12, 2004

We would like to sincerely thank Regulatory Counsel Group, Inc. for their help and management of our mortgage licensing needs. We have been working with Regulatory Counsel Group for over two years and would like to thank Roberta Hankin and her team. We appreciate their help in obtaining our state licenses and maintaining our renewals. Without Regulatory Council Group, we would not be where we are today.

We appreciate your efforts and hard work you and your staff have put forth and we look forward to a continuing relationship.

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Marshall', written in a cursive style.

Scott L. Marshall
President