



UNITED CAPITAL MORTGAGE CORP.
Your Mortgage Partner, Where Service Makes the Difference.

December 11, 2002

RE: Regulatory Counsel Group

To Whom It May Concern:

I have been working with Scott Scher and Stacey Batzar from Regulatory Counsel Group for almost two years now. I first found them when I reached my wits end trying to deal with the different state regulatory agencies. At that time United Capital Mortgage was licensed in four states and wanted to expand. Thanks to Regulatory Counsel Group we are now licensed in 16 states and are currently working on another 18. Both Scott and Stacey have been very responsive to all the questions and concerns that I have had during this process.

Regulatory Counsel Group also oversees all of our annual renewals. All renewal documents have reached my office in a timely manner. I have been very impressed with the level of service and professionalism provided by both Scott and Stacey. I highly recommend the services provided by Regulatory Counsel Group to anyone in the Mortgage Industry who needs licensing assistance.

Sincerely,

Jenni McKernan
Manager of Business Development
United Capital Mortgage Corp.