

Nick,

Thanks for helping us get our new house. We wanted to make sure we formally thank you. We know you put a lot of effort into helping us. Oh yea, and thanks for helping moving us in and the little mini flood we had. We wouldn't have trusted any other person to do this for us. We know you went over and beyond for us because we are friends and it doesn't go unnoticed. See you soon!

Love,

Nick,

Thanks so very much
for helping us to
refinance our mortgage.
I apologize for the delay
with sending this but
things have been a bit
hectic since the baby.
We really appreciate
all of your help! Hope
to see you soon!

[Redacted signature]



...so much.

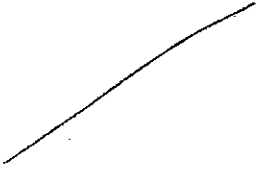
We appreciate all the help and guidance you have given to us over the past few months. I am sure it was not easy - between the emails and phone calls, You were always keeping our best interests in mind, and we cannot thank you enough. We are very lucky to have a friend like you. Enjoy your cruise!

Nick,

I just wanted to
say thank you, I couldn't
have done it without you.

Thank You

Joe Russo



Many thanks to you
for your kindness.

Neck,
I wanted to thank you
for all your help with Neale's
Mortgage.

I know this was a tough
one to get approved, but
all your efforts and hard work
paid off. Again Thanks!

Nicky,

I can't repay you for
all you've done for me -
thank you again for
getting me through this
once again! Love ya,

MUCH

Thank you for helping
me w/ my home buying
process! I know I could
be a pain sometimes. It
was a great and smooth
experience. Thanks again!

QUALITY ASSURANCE FORM

To better serve you, please complete and return the following Quality Assurance Form. Rate our service on a scale of 1 to 5 — 1 being the worst, and 5 being the best. Feel free to comment in the spaces provided!

- 1) Did you feel as though your loan was closed in a timely manner?

1 2 3 4 **5**
Yes, everything was handled professionally from start to finish.

- 2) Did you feel your loan representative was friendly and attentive to your needs?

1 2 3 4 **5**
Nick DiMedio was excellent. He guided us through the process with

- 3) Were you satisfied by the services provided to you by your closing agent?

1 2 3 4 **5**
Absolutely. *patience & encouragement.*

- 4) How would you rate your overall experience

1 2 3 4 **5**
Whenever we move again we'll be sure to contact Nick & we'll also be recommending the company as well.

Servicing Loan Officer Nick DiMedio

Your Name (Optional): _____

COMMENTS

Thanks so much for making an often stressful situation so enjoyable.

Nick,

Thank you so much for your commitment to us in our purchasing endeavors. We are grateful for your time and effort throughout the process.

Thank you also for the gift to Pier I; it will certainly come in handy as we continue to set up our home.

Again, many thanks for all you've done.

7/31/07

Nick,

A note of thanks for assisting us in the refinancing of our home. Your expertise, personable demeanor and confidence certainly put our fears to rest. We will definitely refer you to our friends and customers! Good luck with the wedding planning! Thanks again for everything!

QUALITY ASSURANCE FORM

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1) Did you feel as though your loan was closed in a timely manner?

1 2 3 4 5

2) Did you feel your loan representative was friendly and attentive to your needs?

1 2 3 4 5

3) Were you satisfied by the services provided to you by your closing agent?

1 2 3 4 5

4) How would you rate your overall experience

1 2 3 4 5

Servicing Loan Officer Nick DiEmidio

Your Name (Optional) _____

COMMENTS

Nick made the whole process extremely easy and seamless. From getting approved to closing, Nick was there to answer any question that we had. He even attended the closing assuring that any questions, we had, could be answered right there & then. My wife and I would recommend Nick to anyone looking to buy a home.

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1 2 3 4

5

2) Did you feel your loan representative was friendly and attentive to your needs?

1 2 3 4

5

3) Were you satisfied by the services provided to you by your closing agent?

1 2 3 4

5

4) How would you rate your overall experience

1 2 3 4

5

Servicing Loan Officer

Nicholas Diemidio

Your Name (Optional) _____

COMMENTS

I found Nick to be one of the most polite and knowledgeable agents I've ever had the pleasure to work with. I would highly recommend him to anyone

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1 2 3 4 5

3) Were you satisfied by the services provided to you by your closing agent?

1 2 3 4 5

4) How would you rate your overall experience

1 2 3 4 5

Servicing Loan Officer Nick DiEmedio

Your Name (Optional) _____

COMMENTS

Nick provided outstanding service.
I would highly recommend

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1 2 3 4 5

4) How would you rate your overall experience

1 2 3 4 5

Servicing Loan Officer NICK D. EMIDIO

Your Name (Optional) _____

COMMENTS

AN ENJOYABLE Experience.
Will keep Refusal Form handy.
Thanks for the Gifts.

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1 2 3 4 5

Nick worked very hard to get our loan complete before Jan 31st

2) Did you feel your loan representative was friendly and attentive to your needs?

1 2 3 4 5

Nick educated us on every step.

3) Were you satisfied by the services provided to you by your closing agent?

1 2 3 4 5

4) How would you rate your overall experience?

1 2 3 4 5

Servicing Loan Officer Nick Demedato

Your Name (Optional) _____

COMMENTS

Nick helped us so much and had our loan revised to fit our needs. He definitely went above and beyond, especially w/ time constraints.

QUALITY ASSURANCE FORM

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- 1) Did you feel as though your loan was closed in a timely manner?

1 2 3 4 **5**

Very fast and efficient and done in a manner
specifically tailored to our interests

- 2) Did you feel your loan representative was friendly and attentive to your needs?

1 2 3 4 **5**

At all times - always accessible

- 3) Were you satisfied by the services provided to you by your closing agent?

1 2 3 4 **5**

Again at all times

- 4) How would you rate your overall experience

1 2 3 4 **5**

Incredibly satisfied. Your company catered to our needs
and worked in a timely manner throughout the entire process.

Servicing Loan Officer Mark DiEmidio

Your Name (Optional)

COMMENTS

Can't say "Thank you" enough.

QUALITY ASSURANCE FORM

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1 2 3 4 5

4) How would you rate your overall experience

1 2 3 4 5

Servicing Loan Officer

Nick DiMidio

Your Name (Optional)

COMMENTS

Thank you!

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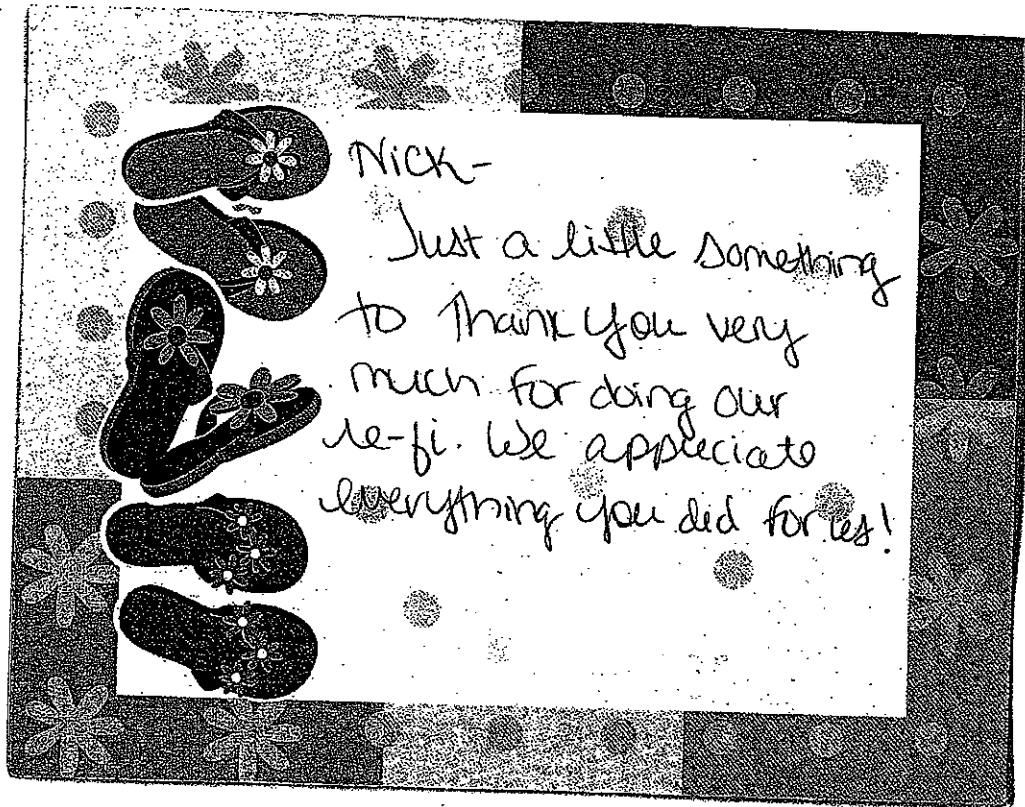
1 2 3 4 5

Servicing Loan Officer Nick

Your Name (Optional)

COMMENTS

Nick + Joe, what's up Follows
EVERYTHING WAS PERFECT, AS ALWAYS
HOPE TO BE CALLING YOU AGAIN IN
THE FUTURE,



DEAR NDD INC,

THANK YOU FOR YOUR SUPPORT OF THE PENN STATE
IPC/PANHELLENIC DANCE MARATHON. THROUGH YOUR SUPPORT,
THON IS ABLE TO PROVIDE FAMILIES WITH A WORLD-CLASS
TEAM OF PEDIATRIC ONCOLOGISTS. COLLECTIVELY, DONATIONS
TO THON HAVE THE POWER TO CONQUER CHILDHOOD
CANCER! THANK YOU AGAIN FOR YOUR SUPPORT!

FOR THE KIDS