

June 10, 2009

I would like to take this opportunity to say what a pleasure it has been to work with Crescent Mortgage. The Account Executive, Robert Shellenberger, assigned to our Bank, has proven to be both knowledgeable and readily available. The Account Manager, Kim Adams has been equally helpful, as has the training department.

I am impressed by the level of professionalism demonstrated by the support staff and the timely manner in which loans are underwritten and conditions are signed off on, which has been invaluable in this volatile lending climate.

Most recently, we closed our first one-time closing Construction Permanent Loan together and it was a painless experience. I am confident that the Modification process will be equally painless, later this year when the construction is completed.

Thank you for your excellent customer service and we look forward to a continued successful working experience with Crescent Mortgage.

Cordially,



Sherry Miller
Residential Loan Officer