



DONNA BRAMLETT
BRANCH MANAGER

6/16/09

To Whom This May Concern:

I have had the extreme pleasure of working with Crescent Mortgage Company for the past 8 years. Guardian Bank broker's loans through Crescent so that we are able to offer Conventional, FHA, VA & Rural Development loans in the secondary market.

Having dealt with other mortgage companies I can say, without hesitation, that Crescent Mortgage Company offers outstanding customer service. From the very first person who handles the files through the post closing department everyone truly takes the time to help you with any issues, go the extra mile whenever necessary and make certain all files receive the attention they deserve.

As the mortgage lending industry continues to go through changes Crescent makes certain we are fully informed and if there is any confusion they are simply a phone call away from assisting.

Guardian Bank treasures the relationship we have built with Crescent Mortgage over the years and looks forward to a continued successful relationship for us both.

Please do not hesitate to contact me should any other information be needed.

Sincerely,
GUARDIAN BANK

Donna Bramlett
Mortgage Loan Specialist
Bank Officer