



June 16, 2009

Reference: Crescent Mortgage

To Whom It May Concern:

I am pleased to write this letter of recommendation for Crescent Mortgage.

MontroseBank has been doing business with Crescent Mortgage for approximately six months. In that time, we have been very pleased with their customer service and the personal attention from our Account Executive, Dawn Cooley. We are finding that the website is very easy to navigate for submitting loans, locking loans, and viewing underwriting conditions. We prepare our own loan closing documents and fund our own loans and we are pleased to have an investor that will allow us to do this.

Our working relationship with Crescent Mortgage has been very satisfactory and I would recommend them to any company looking for a new investor.

Please contact me should you have questions.

Sincerely,

Lynda Wareham
Vice President