

Terrence B

Smyrna, GA 30080

July 23, 2003

Dear Mr. Kubik,

My wife and I would like to thank you once again for your time and service. Being that we are first time homebuyers you were very informative, detailed and suggestive. In the era of fast cars and high speed Internet it is uncommon that people would take the time to be helpful.

I would definitely recommend your services to future homebuyers and present homeowners.

Regards,

Terrence and Kym B