



APPROVED HOME MORTGAGE, INC.

"providing quality financial service."

February 3, 2006

Adam Redman
Re/Max First LLC
PO Box 142
Minocqua, WI 54548

Dear Adam:

Thank you for your assistance with the purchase of our cabin in Minocqua. The entire experience was fast and easy and your follow-up was some of the best I have ever seen.

Being in the mortgage business, I have worked with hundreds of real estate agents over the years and your service meets or exceeds the best of them. In a very competitive industry it takes commitment and hard work to be a leader. I am confident that you will achieve this.

I am looking forward to working with you again in the future. Please do not hesitate to use my name as a referral source.

Sincerely

Ann G. Schulz
Mortgage Consultant