

To: Whom this may concern

From: Winston Rudolph
Pastor Abyssinian Church
Pompano Beach, Fl

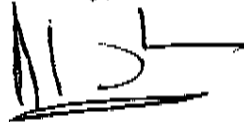
I have been asked to provide a reference letter with regards to Preston. Preston helped me with my refinance approximately one year ago. I didn't know him at the time but we met and discussed my details and he consulted with me as to the best mortgage program available.

In addition to my work as a pastor, I have dedicated a lot of my time to the Pompano Beach SHIPP program. Consequently I have had the opportunity to hear and see many good and bad stories about mortgage professionals. I can say with certainty that Preston Ware delivered exactly what he said he would and did so in a timely manner.

He helped me with a lingering issue that showed up on my credit and also delivered the interest rate and terms that he quoted. I do not hesitate in referring his name to friends, family or co workers.

For any further questions I can be reached at 954-420-5237 (h) or 954-729-7002 (c)

Sincerely,

A handwritten signature in black ink, appearing to be 'WR', with a horizontal line extending to the right from the end of the signature.

Winston Rudolph