

February 2, 2010

To: Whom It May Concern

From: Walter R. Day, III (New Bern, NC)

Re: Mortgage Broker and Adviser, Preston Ware

Having just completed a mortgage refinancing in order to improve my interest rate, I wanted to take this opportunity to provide a reference regarding my experience with Preston Ware to both show my appreciation to him as well as for the benefit of others who may consider using Preston when they are searching for a good deal, and good service, on a mortgage loan. I chose Preston from an internet listing of brokers based on his rate and his customers' references. This turned out to be a lucky but excellent choice. Having been a banker for nearly 40 years before my retirement last year and given the rather negative history over the last couple of years relative to mortgage brokers and lenders, I went into the process very carefully and hesitantly. I soon, however, determined that Preston was extremely knowledgeable, trustworthy and diligent in his work to make sure I got the best deal and service available. Simply put, Preston will, based on my experience, go the extra mile for his customers. In addition, he is an excellent communicator who will keep you informed and be available to you in a timely manner when you have questions or concerns. It is relatively rare for me to provide a reference; however, I wanted to do this one, which was unsolicited, to let potential customers know of my very positive experience with Preston Ware. Anyone wishing to talk with me directly about this may call me at my home number of 252-288-4212.

Sincerely,