

October 7, 2005

Thomas Kuranda
President
Kuranda Financial Mortgage Inc.
617 West Lancaster Avenue
Strafford, PA 19087

Dear Tom:

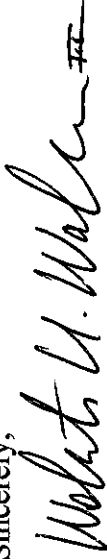
I wanted to bring to your attention the excellent mortgage experience I had with one of your Senior Loan Officers, Jeff Graboyes.

My wife and I used Kuranda Mortgage for the purchase of our first house, and again when we refinanced. Recently we bought our dream home. I was going to be lazy and use our realtor's mortgage company for convenience. However due to poor service I quickly changed my mind and called your company.

My previous representative, who was very good, was not available so Jeff took my call. He was responsive, patient, courteous and a pleasure to work with. He truly provided outstanding customer service from beginning to end.

I wish to complement you on your company and staff. I did not think I could have had a better experience than my first two times using your company, but Jeff managed to exceed my high expectations.

Sincerely,



Webster U. Walker III
207 West Gravers Lane
Philadelphia, PA 19118