

March 22, 2006

Mr. Tom Kuranda
Kuranda Financial Mortgage, Inc
617 W Lancaster Avenue
Strafford, PA 19087

Dear Mr. Kuranda:

I would like to thank you and your company, especially Hanaa Sultan and Seth French, for the outstanding job they did in helping my wife and I secure our mortgages for our first home in Arlington, VA. I was warned about the hassles of getting a mortgage and the lengthy process that awaited me; however, thanks to your staff, the process was fast, efficient, and surprisingly pleasurable.

In particular, Hanaa Sultan processed my loan and was able to get a Clear to Close within 2 business days of the arrival of my documents. I understand that she performed yeoman's work for Seth French to get our paperwork in order for the closing. It is the work of you staff behind the scenes that translates to outstanding customer service.

As an employee of a Member of Congress I understand the often-overlooked value of customer (or, in my case, constituent) service, and Kuranda Financial Mortgage performed beyond my expectations. The knowledge of Seth French and the work of Hanaa Sultan made the purchase of our first home a reality, and for that I am very grateful. I certainly look forward to working with your company in the future and will be sure to send my friends and colleagues your way.

A company is only as effective as the people that perform the job on a daily basis, and Kuranda Financial Mortgage demonstrated its effectiveness on this particular mortgage. Thank you for everything you did to help us.

Sincerely,

A handwritten signature in dark ink, appearing to read "Michael J. Falencki". The signature is stylized with a large, flowing "M" and "F".

Michael J. Falencki