



July 18, 2007

Dear Mary,

I wanted to take a moment and express my gratitude for what you and the fine staff at Cornerstone Title have done to help make my company look good. As new businesses, we know that building an outstanding reputation is at the heart of all we do, and you have done nothing but enhance ours. The professional manner in which you conduct business, communicate with our clients, handle numerous issues that can arise, and facilitate closings makes using Cornerstone an easy decision.

On many occasions, you have put together closing packages in hours rather than days, and you have never made it seem like a burden. It is obvious that you pride yourself in excellent customer service and it is no surprise that you have been successful in even a challenging marketplace. I suppose the thing that Cornerstone is best at is making you feel important and valued. My clients and I are not just another transaction, but we are people that matter.

Again, thank you for what you do for Blue Sky Lending, and I look forward to many more successful closings in the days ahead.

Sincerely,

Michael Tullio
Managing Partner, Blue Sky Lending