

JOHN D. & LINDA E.

September 15, 2007

Mr. Christopher M. George
Mortgage Company

San Ramon, CA 94583

Dear Mr. George:

It has been our intention to write you this letter for many months. Please accept our apology for letting so much time slip by before actually getting it done.

In June, 2006, Linda had our television tuned to CNBC while occupied with something else (she was only half listening). Part way through a report they were presenting on your accelerator mortgage, the on-air discussion taking place began to catch her attention. Although the reporters were being quite negative, Linda recognized what your accelerator mortgage might be because she was already familiar with "zero-balance" business loans. The more she listened, the more intrigued she became!

Since she had missed a good deal of the story, she went to your website to learn more. The more she read, the more convinced she became that your mortgage program was as close to a consumer version of a zero-balance business loan as there could be! Since she understood how zero-balance loans work, she knew your accelerator mortgage was very special. She used the simulator on your website to get an idea of how quickly we could pay off our existing mortgage, and it was quite astonishing!

That evening, Linda explained this new mortgage concept to John with the hope of convincing him it was absolutely worth checking out further. Like many other Americans, we tend to be skeptical about products and services that seem "too good to be true." While we both pondered the idea for a day or two, Linda's curiosity became too overwhelming ... she had to telephone your office and speak to someone who could explain further and answer questions.

Linda had the extreme good fortune of quickly receiving a return phone call from Robert Friedberg. Not only was Robert able to explain the program in its entirety, answer questions, and address our concerns, they ended their first conversation with her feeling even more comfortable simply because Robert clearly believes in the product he is selling. Linda was convinced we had to re-finance. She knew your accelerator mortgage was going to allow us to pay off our house before John retires (reducing our existing mortgage by some 20+ years) as well as providing a line of credit for emergencies or to use in retirement, if necessary. No reverse-mortgage for us!

Linda enthusiastically shared the information Robert had provided with John, hoping to eliminate (or substantially reduce) his skepticism. Meanwhile, John had done some research on his own, and he found a few articles on the web that were quite positive. The articles reinforced what we already knew ... the accelerator mortgage is best for people who live below their means (which we do).

All the while, Linda kept remembering that CNBC story and how the reporters clearly did not have a clue as to how the accelerator mortgage works. She remembers one comment they made about "paying interest for groceries!"

Fast-forwarding to August, 2006, we happily and comfortably signed the documents making us (according to Robert) only the 2nd holders of an accelerator mortgage in the entire state of Florida (something we enjoy bragging about -- it's fun to become involved with something new, unique, and very exciting in its infancy)!

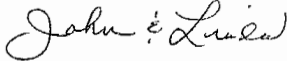
Mr. George, you must know that we have **NEVER** gotten behind **ANY** product or service like we have yours. We cannot say enough good things about it! You have leveled the home-ownership playing field by bringing to the United States a product that is win-win-win for everyone involved (the customer, GMAC, and you)! The accelerator mortgage allows the homeowner to take control not only of the speed at which the note is paid off, but it also provides peace-of-mind knowing the note is constantly being paid down (without having to write a single check) while still keeping the funds easily available if needed.

We wish there were an easy way to eliminate people's skepticism. Unfortunately, in this country, homeownership has been married to the traditional 30-year mortgage for so long, it's difficult to break them apart. Rest assured, though, whenever the opportunity presents itself, we will continue to tell people about the accelerator mortgage. Hopefully, some of them will decide to give it a try. We really want to see this succeed!

Finally, we just want to tell you how much we enjoyed working with Robert and Sara. They are true professionals! They made us feel comfortable and very special before, during, and after the re-finance. They always made themselves available whenever we called (and still do), they are easy and enjoyable to talk to, and they represent your company in the very best possible way. You should be pleased and proud!

Thank you!

With kindest regards,



John & Linda

CONTACT THIS
CERTIFIED AGENT