



May 18, 2011

To Whom It May Concern:

Working with Manufactured homes and their residents requires a whole different performance checklist.

We have worked with the "On The Level" Organization since October 2008, almost always in time sensitive lending transactions. Their knowledge of building department issues, engineering and construction, all matched with unparalleled document presentation, has helped us always create a seamless package to present to underwriting.

Because of their ability to treat our borrowers and their homes with respect, all the while dealing with our processors and loan officers to deliver documentation in the timeline needed, we have selected On The Level as our exclusive Vendor recommendation on the Good Faith Estimate and to HUD on all manufactured home transactions.

With today's many industry challenges, it is imperative to partner up with the right companies. We have found that we are always best hands with the resourceful On The Level Team.

In their attention to detail and personal service, they are not just on the level, they are far above the level expected.

Sincerely,

A handwritten signature in cursive script that reads "James Marietti".

James Marietti

Vice President