



January 5, 2009

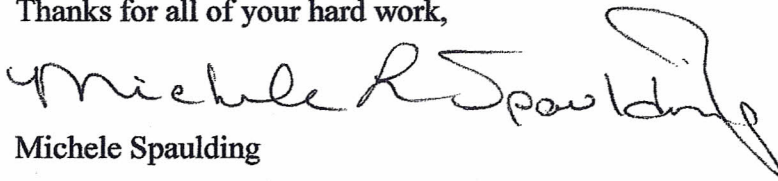
Robert Warburton
USA House Solutions
Wilmington DE

Bob,

It is with great pleasure that we have successfully completed yet another short sale!

You have always displayed a high degree of integrity, responsibility, and ambition. You are definitely a leader in getting the job done. In addition to your excellent mitigation accomplishments, I can always count on your good judgment and positive outlook to ensure a logical and practical approach to all endeavors. You would be an asset to any organization.

Thanks for all of your hard work,



Michele Spaulding

Realtor

RE/MAX of Wilmington

MS/cm