



August 1, 2011

J. Terry Ryan, President  
Multi Financial Services Co., Inc.  
& Trakker Loan Servicing Software  
2580 Care Drive  
Tallahassee, Florida 32308

Dear Terry:

It was a pleasure meeting you at the Habitat for Humanity of Ohio State Conference in March. Being able to put a friendly face with a name was nice to finally be able to do!

Since late 2007, Multi-Financial Services has serviced a large portion of our loan portfolio. Throughout the last several years, the customer service we have received has been exceptional. Each member of your staff that we have had the pleasure of working with has been professional, and eager to help answer any questions we have posed. The quick response time from your staff, along with their knowledge of mortgage loan servicing, has made our relationship with Multi-Financial a pleasurable one.

Thank you so much for all that you and your staff do in servicing our loans and providing outstanding customer service to our affiliate.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Cosgrove".

Michael J. Cosgrove  
Chief Financial Officer

A handwritten signature in blue ink, appearing to read "Melissa L. Landon".

Melissa L. Landon  
Mortgage Program Supervisor

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