

## CASTLE RESIDENTIAL

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Texas Home Loan Specialists  
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(214) 265-1909

Patrick H. Seroka & Associates Inc.  
President & CEO  
Seroka & Associates Inc.  
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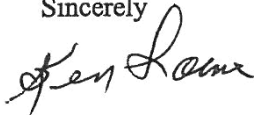
Dear Pat:

Like most people in our society, I get a large number of solicitations in the mail. Since we are a mortgage broker, I always pay close attention to any piece that relates to this industry. For the last year my son and I have cataloged each piece that we receive so that we can do comparisons with other pieces. Some of the items that we have kept are from the giants of the mortgage industry such as Wells Fargo, Countrywide and American Express while others have been from local and regional companies.

We have carefully compared each of these pieces to the mailing pieces that Seroka & Associates have created for us. I can unequivocally say that none of them compare favorably to what your firm has prepared for our direct mail campaign. Even the pieces that are used by firms with infinitely more resources than we have are second best. We could not be happier with the quality of your creative staff and your willingness to help with any question that we may have concerning a successful marketing campaign.

Thank you for your effort on our behalf and we are looking forward to a long and mutually rewarding relationship.

Sincerely



Ken Lowe  
President