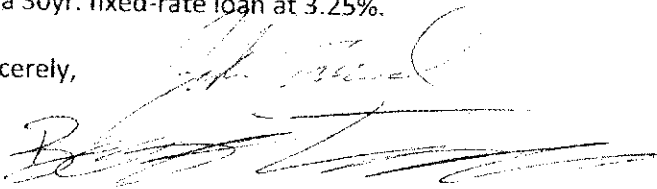


July 25, 2013

To Whom It May Concern:

We purchased our home in beautiful Eucalyptus Hills and would like to recommend Bill Ray of Mesa Pacific Mortgage to anyone seeking the best mortgage pricing and professional services. We received a VA loan quote from our credit union and Bill's pricing beat the credit union by \$6000. In fact, the lender credits through his wholesale mortgage company paid all of our closing costs and tax & insurance impounds, so we ended up paying nothing out of pocket, and received our deposit back at close-- and all on a 30yr. fixed-rate loan at 3.25%.

Sincerely,

A handwritten signature in black ink, appearing to read "Jake & Bess Townsend", written over a horizontal line.

Jake & Bess Townsend
11514 Cerro de Paz
Lakeside, CA 92040