



February 10, 2014

Universal Lending Corporation  
375 Collins Rd NE #103  
Cedar Rapids IA 52402

Dear James:

I would like to take this opportunity to say thank you for all your hard work and resources you provide us for mortgage loans. Since establishing our relationship in March 2012 Universal Lending Corporation and your team have exceeded my expectations. I greatly appreciate your timeliness on responding to questions and the ease of getting a loan from application to closing.

I look forward to our continued relationship and would recommend Universal Lending Corporation to others.

Respectfully,

A handwritten signature in cursive script that reads 'Carrie Wilkinson'.

Carrie Wilkinson  
Senior Vice President/Senior Loan Officer

