



i n v e n t

Dave Knowles
Hewlett Packard
20555 State Hwy 249
Houston, Texas 77070

March 1, 2003

Flagstone Financial
1800 Bering Drive, Suite 100
Houston, TX 77057

Dear Cary,

Thanks for handling my refinance transaction again. It's always nice to have a mortgage banker in my corner that is looking out for my best interest. Saving even more money the second time around with your no-closing cost option has been great. You make it so simple and easy.

When I am ready to buy my next home I know you'll be there. As always I'll continue to recommend you to anyone I know that is purchasing a home or needs to refinance. You always deliver exactly what you promise.

Sincerely,

A handwritten signature in cursive script that reads "Dave Knowles".

Dave Knowles