

Wholesale Lending

Make the Market **YOURS.**SM

September 29th, 2007

Mr. Cary Cox
Flagstone Financial
1800 Bering Drive #100
Houston, TX 77057

To Whom it may Concern,

This letter is to inform you of the longstanding relationship with Interfirst Wholesale Lending/CitiMortgage, Inc. and Flagstone Financial Services, Inc. I have been working with Cary Cox and Flagstone Financial as their Interfirst Account Executive since August of 2001, when they were first approved with Interfirst Wholesale Lending/division of ABNAMRO Mortgage.

Now that CitiMortgage, Inc. has purchased Interfirst Wholesale Lending/ABNAMRO Mortgage Group, we have continued our relationship with Flagstone Financial. In fact, Flagstone has received a Preferred Customer status with CitiMortgage, and was chosen to participate in Interfirst's Platinum program, allowing Flagstone Financial to validate their own FNMA/Freddie Mac findings and close loans on a mini-correspondent basis. We never encountered any deficiencies or issues with their validations.

Throughout the years of our relationship, I have been impressed with the ethical standards and guidelines that Cary Cox has demonstrated in his management style. He not only makes certain that his employees act in a very professional manner, but he acts as a role model exemplifying this behavior in his interactions with customers and his staff. He gives back to the community both personally and professionally.

Interfirst and CitiMortgage have been proud to say that we are associated with such an outstanding company as Flagstone Financial Services, Inc., and Cary Cox as an individual. Please do not hesitate to call if you should have any questions concerning our relationship, at 832-326-9361.

Sincerely,



Pamela Daine
Interfirst/CitiMortgage AE



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10/01/2007

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