



centerpulse

Implanting trust.

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March 27, 2003

Flagstone Financial
1800 Bering Drive
Suite 100
Houston, TX 77057

Re: Mr. Cary Cox

To Whom It May Concern:

I am writing to let you know how pleased my husband and I are with our recent experience utilizing the services of Flagstone Financial. In particular, we were very pleased with the professionalism and customer service provided us by Cary Cox. As my husband and I were purchasing our first home, it was important to me that I dealt with someone that would get the job done without me having to worry. Cary was the perfect person for the job.

My work dictates an almost constant out of town travel schedule. Cary was willing to work with my husband's and my schedule and agreed to meet with us at our convenience (not his) on a Saturday. He relieved much of the anxiety associated with buying a home by having us fully qualified that same day. It made going back to work Monday much easier, as my husband and I were free to worry about other things at that point!

Cary was in constant communication with me, either on the phone or via e-mail, no matter what time of day, or day of the week. We corresponded over several weekends, finalizing details of the purchase. And when I had questions about various steps in the process, Cary always made himself available to discuss them. Just prior to closing, we were having difficulty obtaining the necessary documents from our homeowner's insurance company. Cary stepped in and had the policy binder that day, once again making buying a home as stress free as possible.

I am an attorney by profession and, predictably, wanted to review the Closing Documents in detail prior to the date of closing. I asked that the documents be prepared twenty-four (24) hours in advance for this purpose. Cary did one better than that and ensured that they were ready nearly forty-eight (48) hours prior to closing.

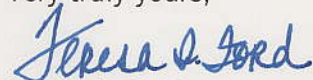
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Whatever the request, Cary seemed to accomplish it better, faster, or in excess of my expectations.

While at closing, I received a call from Cary who informed me he was simply "checking in" on my husband and me. He wanted to ensure that everything was going smoothly and according to plan (which it was). It was a final touch of excellence in customer service that left a lasting impression.

Please know that I will gladly and without hesitation recommend Cary Cox and Flagstone Financial to everyone I know who cares about top-notch customer service and is in need of an excellent Mortgage Banking firm. And my husband and I, should we have the need for Cary's services in the future, will most definitely be repeat customers.

Very truly yours,



Teresa I. Ford

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cc: Spencer Bishop