



September 12, 2007

To Whom It May Concern:

Flagstone Financial and Cary Cox has been an approved broker in good standing with Washington Mutual for the last 5 years. I have personally managed his account and have always found him to be professional, educated and skilled in loan originations and processing of the files. Files delivered to WaMu from Flagstone Financial are always complete and accurate making our job of underwriting and closing their loans a simple task.

Flagstone Financial is considered a preferred broker account with WaMu and is in fact on track to qualify for our Elite Tier Broker program by the end of this quarter.

I am confident in Flagstone Financials ability to originate and close quality loans to the extent that I am very comfortable with referring friends, family and out of state brokers to Cary, knowing that they will receive the highest level of customer service and ultimately find it a rewarding experience. In fact, he has done financing for me personally.

We consider Flagstone Financial to be a premier broker account that provides WaMu with quality loans and borrowers and as such certainly value our relationship with them.

Sincerely

Gary L Pigg  
Senior Account Manager  
Washington Mutual Wholesale