

.....
Carol I. Olsen

March 16, 2006

ACM Mortgage Services, LLC
1496 Boston Post Road
Milford, CT 06460

Dear Sir or Madam:

I am writing to express my sincere appreciation for the way your employees handled my recent second mortgage.

My insurance agent knew of my problem and advised me to contact Jennifer Lynch for her assistance. Without any hesitation, Jennifer jumped right in and solved my problem. That in itself, showed me what a well run office can be like.

After a very poor experience with another Mortgage Service, working with Jennifer and Brook was a pleasant experience to say the least.

Both ladies were always, friendly, courteous and understanding of my needs. I know I was pestering them and continually calling, but through it all they were always courteous, patient and polite. I sincerely thought I would break them down but never did. They were great,

Thank you for having the foresight to hire such wonderful, efficient and pleasant employees.

Sincerely,



Carol I. Olsen

.....