

 **CTX MORTGAGE COMPANY**

August 19, 2008

I have known Tom Spalding for ten years now and have the utmost respect for him and the way he does business.

We met in a networking group and have referred numerous clients to one another. Tom has always handled my clients himself and devoted himself to accomplishing their goals. His products are competitive and the service his company offers is of the highest caliber. I would recommend him to anyone needing insurance.

His office staff is pleasant and extremely efficient. My overall experiences with Tom and his staff have been more than I could hope for. He is the best at what he does.

If you have any questions or need additional information, feel free to contact me anytime.

Respectfully,



Bev Leonhardt
Loan Officer

502-445-2827