

GENESIS ONE HOME LOANS

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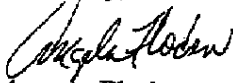
Monday, August 18, 2008

To Whom It May Concern:

I have maintained a professional business relationship with Tom Spalding Insurance Group since 2005. I would strongly recommend this company to anyone who is in need of insurance. The quality of service and customer care that I have experienced from the entire staff at Spalding Insurance Group has been outstanding.

Please contact me at 812-981-0707 x121 if additional information is required.

Sincerely,



Angela Floden
Loan Officer

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