

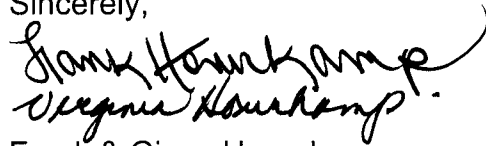
Frank & Ginny Honerkamp
81 Grant Avenue
East Rockaway, NY 11518

To Whom It May Concern:

It is a pleasure to recommend Becker Real Estate Services to you. We have refinanced our home with Becker twice, and have found them to have the highest level of professionalism and integrity. We have known the Becker family for many years, and know that they are a family that serves God by serving the community.

The closing was a pleasure, and there were no surprises. We highly recommend Becker Real Estate Services.

Sincerely,

Handwritten signature of Frank Honerkamp in black ink, written in a cursive style.

Frank & Ginny Honerkamp