

SKYLINE MORTGAGE, LLC



April 15, 2011

Re: Steve Loos, Appraiser
1760 Airline Highway, F-165
Hollister, Ca. 95023
AG016986

To whom it may concern:

Skyline Mortgage, LLC has utilized Mr. Loos's appraisals for several years on both FHA and conventional transactions. With the advent of HVCC we added him to our approved appraiser list.

His appraisals have been excellent; always accurate and complete. We have never received any complaints regarding his work form either borrowers or broker clients.

We would highly recommend his work.

Sincerely,


Susan R. Smith,
Manager & DE Underwriter

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