



A Professional Sales Organization

September 22, 2005

Empyrean Funding
11677 San Vincente Boulevard
Suite 206
Los Angeles, CA 90049
Attn: Jacob Yadegar

Dear Jacob,

This letter is long overdue as you and your staff has helped me and my family out several times in recent years!

Having refinanced with several broker firms in the past, prior to finding your organization, I can tell you that those firms *cannot hold a candle* to Empyrean Funding! The "nightmare" experiences of dealing with incompetent and un-trust worthy people in the mortgage broker community seems to be the "standard business practice" in your industry. However, Empyrean has proved me wrong and has reinstated my trust in the role and service a mortgage broker can offer. Additionally your staff is professional, knowledgeable, and always available when needed.

The way I see it, Empyrean has one major fundamental advantage over the rest of the mortgage brokers out there...you have a "commitment to the customer" to see the process through to completion! This may sound very elementary, but is very much absent from most of the other brokers out there!

I sincerely appreciate you and your staff for all that you have done and thank you again taking the pain out of the process! I will also continue to recommend your organization to friends and family.

Sincerely,

Bill Herold
President