



April 4, 2004

To Whom It May Concern:

I am a Marketing Specialist with the REO department at EMC Mortgage. Specifically, I deal with the process of marketing our REO assets and foreclosed homes. I have had the pleasant opportunity to work closely with The W Realty Group, Inc. for approximately 1 year. I am pleased to say that they are a great company, wonderful team, and provide fabulous service.

I have been quite impressed by The W Realty Group's ability to complete all work assigned on time, if not before it was due. In our line of business it's quite common to work with real estate companies and agents that just do not understand our sense of urgency. The W Realty Group is not such a company. Their research is thorough and comprehensive, and they're always willing to search further if we have more questions or need specific details.

We commonly give The W Realty Group many projects with close deadlines because we have the assurance they'll find a way to get it done!

Not only are they efficient at meeting deadlines, they're also very accommodating. The W Realty Group takes care of everything "but the bill" in our transactions. This often includes coordinating the contractor bidding process, overseeing repairs & contractors, winterizations, inspections and more! They have done a great job getting EMC the most money for our listings by keeping our out-of-pocket expenses to a minimum without sacrificing any marketing appeal of the homes.

Their real estate team always does more than its share of the work on the projects/listings we give them. They often take the initiative and take care of problems before I'm even aware of them. It is quite a relief to know that you have such professionals always paying close attention to your business.

Overall, The W Realty Group is conscientious, experienced and able to handle a variety of projects. I certainly believe they have what it takes to make your transactions go smoothly, and I would strongly recommend using The W Realty Group for your real estate transactions in the future. You'll be happy you did!

Sincerely,

A handwritten signature in cursive script that reads "Judi Holdren".

Judi Holdren

Marketing Specialist - EMC Mortgage REO Department