



May 19, 2006

I would like to take this time to endorse Regulatory Counsel Group, Inc. on behalf Mortgage Research Center. Scott Scher and his entire staff at RCG have been instrumental in helping us reach our goal of becoming a nationwide mortgage broker and banker.

We initially began using RCG to help us maintain our state mortgage licenses on an annual basis. Since we began working with Scott, he and his team have not only helped us keep our licenses current, but he has also been readily available to counsel us on other legal matters concerning licensing in states we are not yet licensed in.

We have used other licensing companies in the past, but we have always been dissatisfied and left with a bad taste in our mouth. Once we began using RCG we immediately noticed a difference. Where as most firms that specialize in mortgage licensing will just give you an outline of how to obtain state licenses, RCG goes the extra mile and does all the work for you. They send you all the completed forms and all you have to do is review the paper work and sign them. It's as simple as that.

Overall, I would highly recommend using RCG's services. Mortgage license compliance is very tedious and time consuming and takes away from the time that should be spent originating and closing loans. Scott and everyone at RCG have freed up an enormous amount of my time and I have reaped the benefits in terms of closing more loans.

Sincerely,

**Neal Roeder**  
Mortgage Research Center  
Chief Operating Officer