

October 26, 2005

Jim Bim
Long and Foster
9171 Baltimore National Pike
Ellicott City, MD 21042

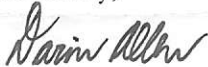
Dear Mr. Bim:

My name is Darin Allen and I am a Home Mortgage Consultant with Wells Fargo Home Mortgage. I was referred to you by Kenneth and Leslie Crosswhite who you worked with to buy and sell a home for a while back. Kenneth and Leslie know that I am seeking to partner with a core group of professionals that are building their business on a foundation of steadfast integrity, quality service, and a desire to develop high trust relationships with their clients. From what I am told by them, you are a person of this character.

I believe that for both Realtors and lenders it is extremely beneficial to work with people that you know and trust to get the job done, all while leaving customers satisfied well beyond their expectations. I am contacting you specifically because I believe we may be able to develop a mutually beneficial partnership in this way. I was wondering if you might be willing to spend 30-40 quality minutes, over lunch or perhaps a cup of coffee, to see if it makes any sense for us to do business together. Perhaps we will find that our visions of success are complimentary.

I am excited at the possibility of adding value to your business. I will contact you on Friday, October 28th, to set up a time for us to meet. Thank you for your time, and I look forward to speaking with you soon.

Sincerely,



Darin Allen

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