

Kaiser Financial Services
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RE: HUD Audit Response and Post Closing Reviews

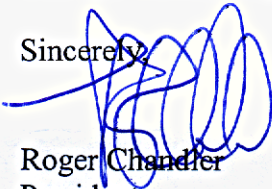
To Whom It May Concern:

My company operates three entities: Real Estate, Mortgage Brokerage and Escrow. QC-MAC helped us prepare for an audit and then assisted in the response to HUD's findings. QC-MAC had been conducting our Post Closing Reviews for about nine months before HUD notified us of a pending audit. A lot of the correct procedures were in place as a result of already working with QC-MAC. Therefore, we felt a bit more prepared at the time of the actual HUD audit.

QC-MAC's experience with the interworkings of HUD, allowed QC-MAC to be the interface or buffer between the auditor and us. We could ask questions of HUD through QC-MAC without fear of opening up Pandora's Box or shooting ourselves in the foot. Once we received the audit findings letter from HUD, QC-MAC helped us with the response. The response was so right on and it was presented and written in that mysterious language that HUD/FHA speaks ("HUDese"). Needless to say all findings were resolved and closed. Thank you QC-MAC.

Call QC-MAC, they'll help you set things in order right away.

Sincerely,



Roger Chandler
President