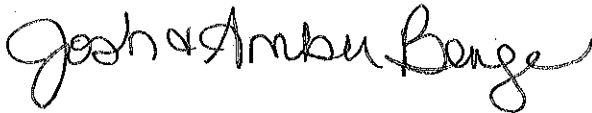

Hello, my name is Josh Bengé. I would like to take this opportunity to express my gratitude to the staff of United Carolina Group. My wife and I recently purchased a home in the Taylorsville N.C. area. We have been married for 3 years, and it has been our dream to own a home. After we found our home, came the daunting task of finding a trusted and reputable mortgage broker. After many conversations and applications it became apparent to me that many companies wanted my money, but cared very little about our situation. That was when we decided to try United Carolina Group. After a quick and informative meeting, we knew exactly where we wanted to do business. Jamie and Angie made our loan process easy and pain free, and at the same time made us feel as if we were their only clients. I was extremely impressed with their friendliness and promptness in handling the biggest purchase we have ever made. I would encourage anyone that is about to purchase a home to go to United Carolina Group. They were more than just a mortgage broker to my wife and myself.

Sincerely,
Josh & Amber Bengé

A handwritten signature in black ink that reads "Josh & Amber Bengé". The signature is written in a cursive, flowing style with a large initial 'J' and 'A'.