



September 19, 2007

Stephen Balzac
7 Steps Ahead, LLC
30 Carriage Lane
Stow MA 01775

Hi Steve,

I just wanted to drop a note of appreciation for the coaching work you did with me and my wife Kitty.

Since we are both loan officers in the high pressure mortgage business, with all of the interrupt driven activities inherent in our industry, it is not always easy for us to work together effectively.

In just a few sessions you were able to give us tips on both our individual effectiveness as well as to ways to effectively interact together in short, systematic bursts that increased our effectiveness while decreasing conflict and stress.

Many thanks and best wishes for continued success helping your clients "Step Ahead"

Best Regards,

A handwritten signature in black ink, appearing to read "David J. Dowd".

David J. Dowd
Senior Loan officer



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