

# Solidarity Community

FEDERAL CREDIT UNION

201 Southway Boulevard East  
Post Office Box 2499  
Kokomo, Indiana 46904-2499  
(765) 453-4020 • (800) 999-5894  
FAX (765) 455-4377 • www.solfcu.org

Re: Blacklidge Appraisals

To Whom It May Concern:

I am writing this letter on behalf of Mark Blacklidge of Blacklidge Appraisals. Mark has been one of our appraisers for the First Mortgage Department for approximately the last two years. Previously I had worked with Mark at my former employer, Union Planters Bank also for two years. He is dependable, prompt and very professional with his work. We have a very good working relationship with Mark and consider ourselves fortunate to have him on our list of approved appraisers.

If you have any questions, please don't hesitate to contact me at (765) 453-4020 Ext 320.

Sincerely,



DeAnna Holloway  
Vice President/Mortgage Lending

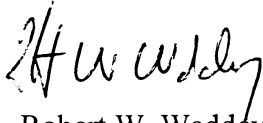
# GMAC Mortgage

July 17, 2003

To Whom It May Concern:

GMAC Mortgage has been doing business with Mark Blacklidge, Blacklidge Appraisals for about 4 years. We have never had issues with his appraisals, he and his staff are always cordial and helpful with our requests. The appraisals are received in a timely manner.

Sincerely,



Robert W. Waddey  
District Manager, Underwriter Certified  
GMAC Mortgage Corp  
Kokomo Indiana

UNION  
PLANTERS  
MORTGAGE

To whom it may concern:

This is to verify that Union  
Planters Bank has been using Mark R.  
Blackledge for appraisal of residential  
and rental properties since 1999.

Mr. Blackledge provides prompt service  
and quality appraisals. We have been  
very pleased with his service and plan  
to continue using him in the future.

James A. Dykhuizen S.V.P.  
JAMES A. DYKHUIZEN  
Mortgage Manager