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August 22, 2002

Ms. Victoria Rivera
P.O. Box 644
Panama City, FL 32402

Dear Victoria:

It was a pleasure to receive your "Just Point and Sign" CD. I have reviewed and read through many books and other texts about notaries, mobile notaries, and "loan signing agents", and both of us know that there isn't much good to choose from out there. The best I had read until yours was released was the one NASA put out (Susan and Scott Pense). I thank you for taking the time to advance their efforts. Your CD reflects a manual of over 300 pages of fantastic information for notaries and the "loan signing agents". You cover many documents used within a loan document package, their terminology, and the "how-to". I think your background of many years doing this type of work reflects on how well this was put together. Novice notaries and "loan signing agents" should really appreciate your efforts.

I fully recommend this to anyone who is or wants to be involved in this business. Congratulations on a "job well done"! Best of luck!

Sincerely,

A handwritten signature in black ink that reads "Charles Graul". The signature is written in a cursive, flowing style.

Charles Graul
President