



Sterling Capital Mortgage

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William T. Hunter Vice President
M- Housing Division
Direct Phone: 713-895-6331
Fax 713-939-9203

To Whom It May Concern:

During the past year, I have had the pleasure of working with Mr. Tony Kovach and I found him to be a very forward thinking manager, and basically a "can do!" type of individual.

In an industry that is replete with "characters", it has been most refreshing to deal with a person like Tony who is professional in his conduct and has a positive mental attitude that is second to none.

Tony should be a welcomed asset to any company with whom he chooses to associate, and I would not hesitate to utilize his expertise where possible.

Should you have any further questions, please feel free to call.

Sincerely,

Wm. T. Hunter