



January 18, 2021

Frank Ungarten
Software Technology, Inc.
100 Overlook Center
Suite 200
Princeton, NJ 08540

Dear Frank:

As our teams have worked closely together this year, I wanted to offer my gratitude for STI's support and accomplishments to Keystone Funding. 2020 was a banner year for us – capping the third year of our business's rapid growth and maturing our systems and distribution channels. It is incredible what we've been able to achieve together – in three years, we've grown revenue more than 20-fold and matured our business from a mortgage broker to be on the doorstep of approval to be a Fannie Mae and Freddie Mac seller and servicer.

In addition to sharing my appreciation, I wanted to memorialize my experience with you and STI if you need a future business recommendation. Hiring great people is the core of Keystone's success. We had a dire need for great people to fill the demand from two new distribution channels. With any new business, there is a need to find great talent and people who are willing to hitch their careers to a vision and work hard to make something out of nothing. Finding these candidates was no easy task, but I am amazed at your ability to find them!

When we began working together, and because we saw significantly more volume than we projected, we decided to work with a few placement firms to meet this demand. It quickly became apparent the quality of service, the expediency of your efforts, and the candidates you delivered were of much higher quality than your competition. As you know, we've migrated to an exclusive relationship with STI because of the service and quality of candidates you've provided.

Thanks again for a job well done.

Best Regards,

A handwritten signature in black ink that reads "Timothy W. Paret".

Timothy W. Paret
Chief Executive Officer
Keystone Funding, Inc.

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