

THE *Manhattan Mortgage* COMPANY



May 31, 2012

To Whom It May Concern:

My name is Lee Hamway and I am writing this letter on behalf of Jonathan Koren, Esq. Jonathan is requesting to act as a closing agent for Sovereign Bank.

I have been in the mortgage industry since 1999. During these years, I have come across a wide range of attorneys with varying levels of competency. I have worked with Jonathan for the past eight years. During that time, I have found Jonathan to be an excellent attorney with a wealth of knowledge. His ability to understand the complexities of any given real estate transaction and solve problems as they come up is something to be admired.

I would wholeheartedly endorse Jonathan as a closing agent and, given the opportunity, would select him to work with my clients. His level of professionalism and expertise reflects well on me and would do the same for Sovereign Bank. I am confident that Jonathan would be an excellent closing attorney for Sovereign Bank and look forward to working with him in this new capacity.

Regards,



Lee Hamway

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