



Date: February 18, 2026

Gary,

I would like to extend my thanks for all the guidance you provided us with the acquisition of Federated Mortgage. We could not have completed this transaction without your help.

I appreciate you introducing us to multiple sellers and finding one that fits both our needs and our culture. The Federation team was a great choice for us.

Your professionalism, diligence and attention to detail was greatly appreciated. I was especially impressed with your post-acquisition services. Your expertise in this area is apparent. The transition could not have gone any smoother. And at no additional charge to us.

I enjoyed working with you on this transaction and look forward to continuing our relationship as we add additional companies to our portfolio. I would recommend your services to anyone considering the purchase or sale of a Mortgage company.

Thank you once again for your help and expertise in getting this to the finish line.

Sincerely,

A handwritten signature in blue ink, appearing to read 'DL Lewis', is positioned above the typed name.

Daniel Lewis
Chief Executive Officer, Capital Mortgage Services