



11-19-03

Marketel Multi-Line Dialing Systems LTD.
428 Victoria Ave
Regina, SK S4N-0P6

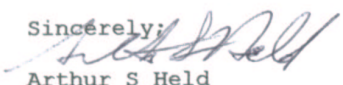
Dear Michael;

I just wanted to write this letter to let you and your team know how satisfied our company is with the "Marketel Dialing System. I have been involved with telemarketing for a long time and I must tell you this. Your system takes the drudgery out of this type of work.

Not only has your system increased our production dramatically with our loan originations but also it has helped us do selective marketing amongst Geographical and Demographical Parameters.

We are also integrating our lists with our Pitney-Bowes Mailing equipment to enhance our media advertising campaign.

Sincerely;


Arthur S Held
Marketing Director
QuestMortgage
805 278-6000 ex. 236
805-278-6006 fax