



UNITED EAST MORTGAGE

Texcorp Financial Services

January 23, 2003

Mr. Joel Hanna
Marketel
428 Victoria Avenue
Regina, SK, Canada S4N 0P6

Dear Joel:

I wanted to take time to write you about the predictive dialer we purchased three years ago. Very often you only hear from customers when there are problems. I wanted to share with you our positive experience.

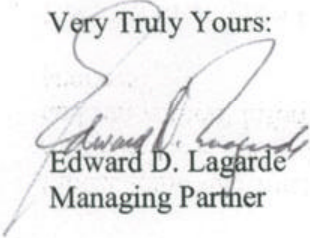
I must admit that when I first received your equipment I thought I had made a serious mistake. How could this very simple Predictive Dialer, be cost effective, easy to install, and run without Information Technologies assistance. Where did I go wrong in my analysis?

But after three years I can report to you that your equipment has performed beyond our expectation. The reliability has rivaled the "Energizer Bunny" In addition to reliability, the systems ease of installation and training has allowed us to train non-computer personnel to operate the equipment.

Under the watchful eye of your technical support who I must say have been nothing short of "great" in answering our questions and working out customer created systems problems.

Our Company, since the purchase of the dialer has grown at a rate of 18% per year. The dialer I believe has been a major factor in our growth and I look forward to our continuing relationship.

Very Truly Yours:


Edward D. Lagarde
Managing Partner