

January 6, 2002

**NORTH AMERICAN MORTGAGE COMPANY**  
6256 Greenwich Drive, Suite 150  
San Diego, CA 92122

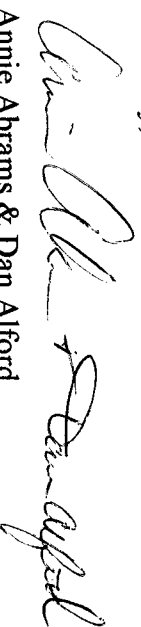
Dear Sean,

We wanted to take a moment to thank you for the extraordinary service that you provided us for our first time home buying experience. We greatly appreciate that you were always prompt and helpful with all of our questions. You not only provided us a great buying experience, you took the time to educate us so that we would understand and feel confident in our decision making process.

I know that we encountered some obstacles when it came time to close escrow. I am addressing those issues with Greenpoint (see attached letter). Even with the obstacles, we feel very positive about our experience. We appreciate that you took the time find the right lending options for us.

Thank you for everything. You will be hearing from our friends and family as they require lending services. I am sure that we will be "upgrading" to new homes in the years to come.

Sincerely,



Annie Abrams & Dan Alford