

Jim Gallagher & Steven Barker



June 17, 1999

Shawn Perkins
Mountain Pacific Mortgage
5005 Texas St., Suite 403
San Diego, California 92108

Dear Shawn,

Sorry I haven't written sooner. Between work & moving, this is the first time I've had two minutes to spare since the house closed. I'm officially a homeowner for two weeks now and I'm *still* walking on air. Steve & I had dreamed of having our own home for years and you can't imagine how incredible it feels to have that dream come true.

As you know, when we first started looking to buy, Steve & I got "scorched" by an unscrupulous lender/realtor team. What a relief it was to find someone with your honesty and integrity. We came to you with a 45-day deadline, not only to find a house, but to get the loan approved, too. As you no doubt recall, I wasn't blessed with the world's greatest credit history. Your efforts on our behalf were nothing short of incredible. Your dogged determination got past not one, but *two* loan denials. How you forced underwriting to look at the underlying strengths of my application, rather than the apparent weaknesses, still amazes me. As an added bonus, you got everything done with a week to spare. Bottom line: you're a genius at what you do. I've got your card in my wallet & will recommend your services anyone who asks.

I deeply appreciate how you put your reputation and good name on the line for on my behalf. I'll live up to your example with every mortgage check that I write.

Sincerely,


Jim Gallagher

CC: John Gillis