

**PAUL J. HAND
BERNICE K. HAND**

July 12, 2007

Mr. Shawn R. Perkins
The Lenders Group
2815 Camino Del Rio South
Suite 230
San Diego, CA 92108

Dear Shawn,

This is a long overdue note of thanks for your financial guidance, loan processing and, more importantly, your friendship over the past 10 years.

Our most recent purchase of a condominium in Pacific Beach was probably the best example of your performance and professionalism. Without your persistence and diligent research I am sure that we would have not been able to obtain a financing package that not only met our financial needs and goals, but also accommodated the type of sale (Cloud Condo) that required a special lender. The best part was that we closed on time within a very short window of time to make sure we kept to our contractual offer with the builder. Yes, you go us closed in ten (10) days...unbelievable! Thank you too for closing the referrals I gave you from the other units.

Bunny and I would also like to thank you for the many times we refinanced our previous properties and made the investment in real estate work for us to gain more personal assets to round out our present and future financial goals. We used the money in our home to purchase two condominium rental units in Arizona, as well as, improve our property in La Mesa; which in turn helped us to realize a premium sale price in a slow market. Your free financial seminars, that you recently started, are a testament to the effectiveness of your philosophies that you have been preaching over the years: "Make your home work for you, rather than the other way around".

Lastly on the "friendship" piece; Shawn we are not simply clients of yours; we are friends. We have developed a friendship and trust that I know will last for a very long time. Thank you for caring so much about us and our family. You and your team are truly the best to work with! Keep up the great job.

Sincerely,



Paul and Bunny