

PAUL J. HAND
BERNICE K. HAND

June 4, 2003

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

Dear Shawn,

There are very few people and companies that I take the time to write a "thank you" letter today. All too often I seem to either have to write a complaint letter or make numerous calls to get the job done right or a repair completed on time.

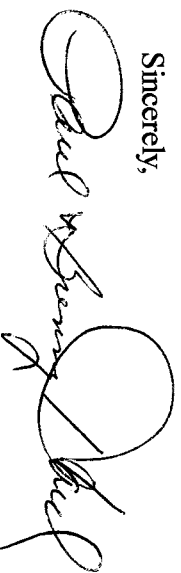
With all that said, Bunny and I wish to *THANK YOU* and your staff, especially Jennifer, for the **EXCELLENT** service you have offered us. You not only handled the initial home loan for our La Mesa home in April 1999, but you have subsequently assisted with refinancing this property three times now, maybe four, I lost count. Each refinance saved us money and lowered our interest rate to where it is today at 5.75%. Not once did I have to ask you if it was time to refinance; you called me and said it was a good time to save more money!

Shawn, I deal with many people in business today and I can say without a doubt you are the most competent, customer service focused person in your business that I have had the pleasure to deal with in today's competitive home lending market. Never once during the loan or refinance process did we need to follow-up and ask where we stood. We have not only enjoyed doing business with you, but are also blessed to have become close friends with you and your family.

As in the past, I will continue to refer my friends, family, and colleagues to you because I know they will not be disappointed with the service you and your staff offer to each and every one of your customers. Every one of my referrals has had nothing to say but great things about your customer service, a rarity in today's business climate.

Thank you again for your professionalism, friendship, and most of all for saving me **MONEY** and building equity in my property faster. Keep up the fantastic job and make sure that you share this letter and my comments with your staff.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul & Bunny Hand". The signature is written in a cursive, flowing style with a large, prominent loop at the end.

Paul & Bunny Hand