

Shawn R. Perkins
Your Favorite Lender
The Lenders Group
2815 Camino del Rio South
Suite 230
San Diego, California 92108-3817

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Dear Shawn,

So there I was just walking down the catwalk to my office when here comes this lovely lady with a gift basket nearly too big& heavy to carry. And its all for me!! Well, I guess you know I am the most popular guy around this place for awhile with all the "goodies" you have sent.

Shawn you are the best. I so appreciate you sticking with me for over a year before we were finally able to overcome all the obstacles surrounding my divorce, its settlement, and the "buy-out" of the other half's 1/2 of the interest in my home. Of course the "re-fi" you provided enabled me to accomplish the "buy-out". Please know that I will always be indebted to you for that. That money and the home, which is now all mine, is my future and you made that happen. So, whether I keep the home to pass on to my kids in 30 years(gotta think positively) or I sell when the market is ripe and my equity is sufficient to fund a retirement home in Costa Rica, you made it all happen.

I appreciate your market savvy, your tenacity, your honesty, and most of all your patience in getting me what I wanted. We still have to get together for a cold one. Let me know. I owe you at least one!

Thanks,

Rick Ball

