

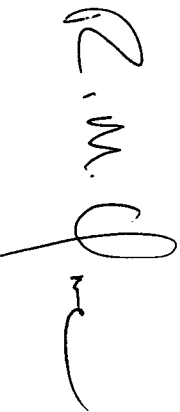
Shawn Perkins
North American Mortgage Company
6256 Greenwich Dr
Suite 150
San Diego, CA 92122

Dear Shawn,

Please accept this brief letter as a token of my appreciation for your help with my recent Townhouse loan. You probably recall that I was completely clueless regarding conducting this sort of a transaction. You were an enormous help. You constantly kept me informed of 'where things were at' all along the way. I was surprised at the amount of personal attention you gave me and the level of detail you provided with your information. You even returned my pages quickly when I'm sure you were busy with many other customers.

In today's competitive business world, it is often customer service that sets one apart from the herd. Rest assured that you stood clearly above the rest in this regard. You truly are "My Favorite Lender" (and pretty darn nice guy too!)
Thanks again for all your help,

Bob

A handwritten signature in dark ink, appearing to read 'R. M. Yunk', with a stylized flourish at the end.

Robert Yunk

A solid black rectangular redaction box covering the address information.

July 29, 2000