

March 1, 1998

*From Ronald a Chang  
Los Angeles C.A. 90066*

TO WHOM IT MAY CONCERN:

In today's world of impersonal business deals, may I tell you it is an absolute pleasure dealing with someone who is both willing to give that "personal touch" as well as someone who is able to secure the most beneficial loan package for his client. I have found Brant Benum to be such a person.

Mr. Benum's expertise was invaluable in aiding me in both financing a new property and also in securing the best "mortgage rate" in refinancing my present property.

Sincerely,

*Thank You Brant.*