

**Stuart and Vanessa Chapin  
10729 Westminster Avenue  
Los Angeles, CA 90034  
(310) 815 9700**

February 21, 2001

Dear Brant!

What great news! We closed again (how many times have you done this for us now? Three times, I think!). Phew!

Thank you so much for making it all so painless and fast! We would never have done this without your helmsmanship. We are always a little nervous when rocking our financial boats - thanks for your patience in explaining all the pros and cons to us. I know you've probably explained these things to us before but, as you know, I have the memory of a gnat (and it seems to be getting worse with each pregnancy) - so I really appreciate your honesty and patience. Hopefully, this year will be a little easier, financially, than last year - you can see that we were struggling a little with those credit card debts! Now, I only have one debt to deal with - **THE MORTGAGE!!!**

So, we hope you are slowly working your way through that mountain of refinances. Keep up the good work!

Kind regards

Vanessa Chapin