



11475 Jefferson Blvd., Culver City, CA 90230
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7/14/2000

Dear Brant:

We are happy to, at your request, take a moment to write a referral letter on your behalf. After having met you and your nice family at the Culver City Expo 4 years ago we were hopeful, yet confident that you could help us to lower our payments by refinancing our home. What we didn't know at that time was that every time rates went down by 1/4% you were going to call us to let us know we would be refinancing again to lower our payment, and at no cost to us.


You had told us early on that you offer to refinance, with no costs, all clients who refinance within 1 year of the initial loan, but we did not expect to have refinanced 3 or 4 times in that same year. In addition, you and your staff always made the transaction as hassle free for us as possible.

It was due to all your efforts and successful dealings with us that we have already referred you to some of our friends, who you have also successfully helped with their financing needs. It is rare that one can find someone in your position that one is comfortable to refer to others. You are definitely the exception to this rule.

More recently we are grateful for the significant role you played in making it possible for us to buy our new home in Studio Estates last year on the most favorable terms possible.

Brant, we thank you for all your help and we are confident we will be hearing from you as soon as you see that we can improve our current position.

Sincerely,



Jeff & Rafia Cooper