

Lynn Ender
4033 Higuera St.
Culver City, Ca. 90232
April, 16, 1997

Dear Mr. Benun,

As you promised, refinancing with you was a simple, convenient, no-cost process. We were able to convert our adjustable rate loan to a lower fixed rate without paying any costs. With our busy schedules, we especially appreciated the personal service you offered, from taking our application over the phone, to closing in our home at a time convenient to us.

The refinance process went smoothly. and we wanted to let you know we are grateful for your help. We would be happy to recommend you to others who may be interested in additional financing.

Thanks again,


Lynn and Phil Ender

P.S. The kids are enjoying the Monopoly games!