

May 13, 1998


Mr. Brant Benun
William Gregory
2501 Colorado Avenue, Suite #350
Santa Monica, California 90404

Dear Brant,

We would like to thank you for all of your help with financing our new home. Knowing you'd be away on vacation when our loan was scheduled to close, we appreciate all the up front effort you put into making sure there would be no eleventh hour hang-ups with getting our loan processed. Your extra attention to detail made the whole process quick and easy.

We look forward to working with you again in the future.

Sincerely,



Derek and Julie Fuller