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March 19, 1999

Mr. Brant Benun  
Symphony Financial  
12040 Hammack Street  
Culver City, California 90230

Dear Brant:

Nancy and I are extremely grateful for the manner in which you have handled our residential financing affairs for the past several years. It all began when you sent a mailer indicating you were a new neighbor to the Cheviot Hills community, based in Culver City. I liked your up-front approach and since we were contemplating a re-finance of our home, your flyer was especially timely. We decided to call, and the rest is, as they say, history.

A most eventful relationship ensued. You assisted us in obtaining a new first note and deed of trust on our home. You made a very generous offer, i.e., that within one year, if interest rates should drop lower than they were at the date of our financing, you would perform another re-fi at no cost to us, the borrowers. Not only did you keep your word, you went above and beyond "the call of duty."

You arranged 4 or 5 additional re-fi's on our home as interest rates continued to fall. We never spent another dollar for fees to you in those transactions, yet you continued to perform expeditiously, professionally and compassionately on our behalf. On March 12, 1999, we sold our home after living there happily and memorably for 25 1/2 years.

We purchased a new home in Century City with a closing to be simultaneous with the sale date of our Cheviot Hills property. Once again, you stepped up and arranged a favorable loan for us. The transaction was concluded without a hitch. You demonstrated a complete understanding of the real estate finance market and in fact, assisted escrow in clearing a title issue, which required extra due diligence and effort on your part. You were a problem solver "par excellence."

Thank you for everything, Brant. I would not hesitate to

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recommend you to anyone seeking financing for their real estate needs. Nancy and I appreciate your support and look forward to the next interest rate drop. Please call on either of us if we can be of assistance to you or your family.

Warmest personal regards,

Steven R. Kipper