

12218 Morrison Street
Valley Village, California
91607

January 12, 1997

Harvey and Beverly Newmark
12218 Morrison Street
Valley Village, California
91607

Dear Brant:

I would just like to thank you for all the fine work you have done for in the past five years. You have constantly kept us informed of all the different refinance rates and anytime a good deal came along you got us in on it.

I In the past two years, since our last refinance, I am always amused when we get calls from other banks or mortgage companies, (and always at dinner time I might add) wanting to present us with a great refinance on our home. I very nicely ask them what the rates are now and they very confidently tell me and I forever shoot down their deal with what we got our last refinance for...AND 30 YEARS FIXED at that! The response is always the same.."Boy you got a great deal there".

We are always here for you if there is anyone who would like to hear how happy we are with all you have done for us and just how terrific you are to do business with.

Sincerely,

