

Bertram H. and Celia Raven  
2212 Camden Avenue  
Los Angeles, CA 90064-1906

March 11, 1999

Mr. Brant Benun  
Symphony Finance  
12040 Hammack Street  
Culver City, CA 90230

Dear Brant:

Now that we have completed the refinancing our home once more through your encouragement and good offices, Celia and I want to express our gratitude and appreciation for your arranging these things for us. We have been very pleased that you have been able to find for us the most favorable arrangements for getting the best deal in lower interest rates and costs.

In the past, we, as well as others, would take out home loans and hold on to these arrangements for many years--until the loan was paid off or until the home was sold. We tend to be traditionally conservative and reluctant to go through the process of refinancing. But you have been very good about getting us going on refinancing when the interests rates have been lower, to our financial advantage. We also appreciate your help in making this tedious process as painless and rapid as possible. In fact, your offices seem to be getting increasingly efficient and helpful with each new refinance.

Thank you for everything.



Bertram H. Raven