

Jack and Susan Reiman
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Los Angeles, Ca 90066
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William Gregory Mortgage, Inc.
Mr. Brant Bonum
Senior Loan Consultant
2501 Colorado Ave. Suite 350
Santa Monica, Ca 90404

April 23, 1998

Dear Brant:

We both want to thank you for all your great efforts with the financing our homes. Of the four times that we have been through this process, working with you was by far the most pleasurable and certainly the easiest.

It really took us by surprise when you called after less than a month of our closing to inform us that the rates had in fact dropped and were willing to go through the procedure on our owner occupied home, again, at no cost.

We will positively call you for our future needs, and would not hesitate for a second to refer you anyone who wants an organized and painless financing experience. with excellent rates to boot.

Thanks again, Brant.

Sincerely,



Jack and Susan Reiman