

James Sams
11 Clove Blossom
Irvine, CA 92604

June 23, 1997

Mr. Brant Benun
William Gregory
2501 Colorado Ave., Suite 350
Santa Monica, CA 90404

Dear Mr. Benun,

I would like to express my appreciation for the excellent job you did in getting a mortgage for our family's home purchase. To say we presented you with some challenging circumstances would be an understatement.

Your positive attitude and thoroughness made obtaining the best financing for us a reality. Where other loan consultants said it was not possible, you succeeded and with more favorable terms for us.

It was a pleasure to work with you and I will recommend you to anyone I know who is seeking financing.

Sincerely,



James Sams