

From: Gamsen, Bridgette [<mailto:bridgette.gamsen@us.gambro.com>]
Sent: February 17, 2005 11:36 AM
To: Kathie Porter
Subject: RE: Homecomings Financial Equity Line

Thank you so much, Kathy.

Jon and Kathy,

The move went smoothly and Alex and I are settling into the house very well.

This has been a dream for me .. to own my own home and this most certainly is my 1st.

I can't tell you how exciting this is for me. I'm extremely grateful you both for your patience, always returning my calls promptly, carefully explaining unfamiliar terms and conditions so that even I could understand, understanding my fears and ignorance and terrific service during this scary process for me. The speed, smoothness and uneventful loan and closing process are thanks to both of you. And yes, I will most certainly highly recommend you to my friends.

Jon, thank you for the many hours your spent searching for affordable homes and guiding me to the one that suited my long-term needs best. You have always been flexible and readily available to my hectic work/domestic schedule. I would have quit had it not been for your calm demeanor.

Again, thanks a million!
Bridget