



July 25, 2008

Art Blum
Blum Financial Planners
10650 Scripps Ranch Blvd #112
San Diego, CA 92131



Dear Art:

Guess who we both know? We both know senior citizens who are planning for their retirement, seeking professional advice. Sometimes I meet them first; sometimes you do. Unfortunately, sometimes those I meet first don't get the benefit of your expertise. Conversely, some of your clients may not be getting the full retirement benefits available from a reverse mortgage unless you see to it that they end up talking with a specialist like me.

There are many in your field, and mine, offering similar services, but it's really not their specialty; it's just something they do some of the time. As you know, reverse mortgages are a highly specialized and technical area of expertise: My expertise.

I believe we can provide the most benefit for our "mutual friends" if I am able to refer them to you, and conversely, you are able to refer your clients to me. Because I am a specialist, I sometimes have to inform clients that a reverse mortgage just isn't an appropriate solution for their needs. I don't believe in providing loans for people when it will not benefit them. At the same time, I'm always willing to work tirelessly to provide all the information and answers for clients, their attorneys and financial advisors, and frequently the adult children.

I would like to set up a face-to-face appointment to discuss this mutual clientele we share and investigate ways to provide them maximum service while enhancing our individual practices as well. I'll call you in a few days, or if you have a client with an immediate need, please call me at (454) 544-5555.

Sincerely,

A handwritten signature in black ink that reads "Kelly L. Murphy". The signature is written in a cursive, flowing style.

Kelly Murphy
Reverse Mortgage Specialist