

March 26, 2009

Bob Abbas
Sophia Abbas
333 Mission Blvd. Apt. #110
Union City, CA 94587



Kelly Murphy
Market Focus, Inc.
(565) 655-5555



Kim Ahern
Remax Associates
(925) 708-8587

Dear Bob and Sophia:

Thank you very much for your loan application. I appreciate your business and plan to do my best to speed the approval process along. I will also make every effort to provide you with a closing that is pleasant and uneventful. Despite what you might have heard, buying a home can, and should, be a fun process.

I commend you on your choice of Kim Ahern as your real estate agent. I know Kim shares my business philosophy and will work hard to provide you with the quality service that you deserve.

I would like to get your loan application into underwriting as quickly as possible. Therefore, I would appreciate it if you could respond promptly to any requests for further information. Your help will contribute to a successful closing.

Congratulations on your purchase. If you have any questions, please feel free to call me at (565) 655-5555.

Sincerely,

A handwritten signature in black ink that reads "Kelly L. Murphy".

Kelly Murphy
Senior Loan Consultant