Subject: Standing proud! I wish I could have been with you at Foothill during the 10 am conference call to thank you in person and give you a big hug, but I am out here holding down the fort at Arcadia. I cannot express eloquently enough all the gratitude I have for you and Indymac. You are an amazing leader, and I feel honored to have worked with you. Hopefully we will continue to do so, but if not, I hope we meet up again soon. Best wishes to you and your family, and to Indymac.

Standing proud!!!