Sent: Monday, July 14, 2008 7:09 AM To: Perry, Michael Subject: RE: Thank You

Thank you for the opportunity to work for this company. I was among the first lay offs last July, as an underwriting manger for IMB I always believed in our company. It is very unfortunate that the employees that feel so strongly have no say in what is about to happen. I never felt pressure to approve any loan, the things that are being said about us are stretched beyond belief. I came back to work this past April because I wanted to be a part of your company, believed that I could and would stay here until retirement. I will survive, that is the character of staff that you built. I am so very sorry, this company is your dream, your vision, you built this company and you deserve so much more. Please know that you and your family are in my thoughts and prayers.

Respectfully-