Sent: Friday, July 11, 2008 11:37 PM

To: Perry, Michael

Subject: Not over

Mike

Mike,
I am a branch manager of the Rancho Cucamonga Branch of the RLG Group and just wanted to tell you sorry to hear about our company. I was part of the American Home Mortgage group, and while here at IMB, experianced a leader that I thought was very respectable and displayed many great leadership qualities. I wish you the best, and hope our paths will cross again in this crazy mortgage industry. Its not over, for I am sure you will go on to great things once the dust settles.

To your success,