

Sent: Saturday, July 12, 2008 8:50 AM

To: Perry, Michael

Subject: Re: Thank You

Mike,

No individual is better positioned, able or qualified to guide IMB through these times than you are. Keep your chin up! The government does not have the solutions to any of the problems our company, industry or economy face today. I will always believe that your leadership would be better for IMB employees, clients and shareholders than what will come. A run on a well managed bank caused by a US Senator is unprecedented and what finished us.

This is a business environment where many other companies will continue to fail. I am but a lay person, but it seems most financial institutions with a portfolio of home loans are insolvent all the way to the GSE's and Wall Street. The marks to market, shareholder and client fear will take down many in the months ahead of us.

From all of us in retail, thanks for supporting our business and then our exit to Prospect Mortgage. We as you Mr. Perry, will continue and be better for our time together at IMB.

Best,