

Sent: Friday, July 11, 2008 2:11 PM

To: Perry, Michael

Subject: I am sorry that Your Company has gone down the way it has

I loved the fact that a CEO answered emails and was real. I don't know you personally but I am sure this was a hard decision for a stand up guy. Those of us in this business for the long haul will be fine and I hope you will too.

Was the sale of RLG to Prospect Mortgage of \$2.5M helpful to you, did IMB get all that money?

Is it, in your opinion, a good thing to follow the crew to Prospect Mortgage or will they bury Prospect too with the top heaviness of the organization?

Your comments will be confidential I promise.