Sent: Saturday, July 12, 2008 10:06 AM To: Perry, Michael

Subject: Re: Thank You

Mike, We never met during the nearly 5 years that I have been employed but I admired your leadership, drive and commitment to all of us on staff as well as our customers and shareholders. Congratulations on all the success you achieved for so many people! I'm also happy to inform you that I met my soon to be wife Mia at Indymac. I'm most thankful to Indymac for that. I'm also very grateful for the career and personal growth I have achieved at IMB. Mike, if you start another company I'd be excited to work for you again. I say "Go For It". Best,