

Sent: Saturday, July 12, 2008 10:13 AM

To: Perry, Michael

Subject: RE: Thank You

Hey Mike,

I have already shared with you that the pleasure of working with you has been likewise. I have never worked for a better CEO. These are heady times indeed in the mortgage industry for all of us. I would have never dreamt that in my career I would see to very fine companies disintegrate within less than 12 months. We are all pretty dazed right now.

I am sure that this email is one of a thousand that is jamming up your email. I wish you and your family the best of luck. I am certain, at some point, that I will hear your name or see you soon.

I guess the quote on my signature page that you commented on may never be more appropriate.

Happy Trails.

Respectfully,