Sent: Saturday, July 12, 2008 8:22 PM

Subject: Thinking Of You

Mike, I did not want to call and bother you, but I just want to tell you that I am thinking of you and want you to know that while you are no longer leading IMB, I will operate daily as though you were still here. Frankly, while I know you told all of us to cooperate and continue to be strong and work hard, it is difficult at best to be motivated without you here. As I told you before and as I told my staff on Friday in a very emotional talk in which I told them there was not a better leader or person than you, Mike, you are the best leader that I have ever known and worked for. While it is tough to know that financially, 13 years of effort has come and gone, I will forever be grateful for what you did for me and my family. I hope that one day, I can again work for you. I have learned so much from you and only know one way to work and that is in a meritocratic culture. It is your unique combination of passion with compassion that makes you the best. Mike, please take care of yourself during these difficult times and know that I will do anything for you. Take time to spend with Nancy and your kids, and while I know there will be much on your mind. knowing that you have a close family (and caring friends) hopefullly will help you through. Like I told you in your office on Friday, I had to step out of being a good customer rep (as you so consistently preached) when a stockholder and depositor called the San Marino branch and took 45 minutes of my time to complain and rail on you. I tried to be polite at first, but then had enough of it. After 45 minutes, the stockholder/customer told me he understood and trusted what I said about your leadership, care for doing what was the best for shareholders/customers, and fact that you did everything you could do. At that point, I could give a crap what one thought of me as I needed to set him straight about you and your record. You deserve no less.

Again, Mike, while I know it is tough, hang in there and know that my family and I are thinking of you and want to ensure you and your family are doing as well as can be expected. You have done so much for us, and if there is anything we can do for you, please let us know. We are there for you, Mike.

Your friend in good and tough times,