

Raymond Cooper
PO Box 1172
Durham, CA 95938

September 8, 1996

Nancy K. Corbett
Ingram & Shelton Realtors
3100 Cohasset Rd
Chico, CA 95973

RE: *"The Home Team"*

Dear Nancy,

I wanted to write and thank you for the unique opportunity to participate in a program you offered called "The Home Team".

This spring I took a big step in life by deciding to purchase my first home. I realize that you handle real estate transactions on a daily basis, but for someone who doesn't the whole process can be quite overwhelming. I spent time speaking to other Realtors in town and visiting various financial institutions. It was difficult and sometimes frustrating dealing with two separate entities and trying to put together a package that would enable me to purchase a home.

Soon after I solicited your assistance in helping me locate a property, you introduced me to Sharon Canino from East Financial Services. You explained to me that you and Sharon often work together compiling real estate packages that best fit your clients interests and you referred to this collaborative effort as "The Home Team". I must admit that I was a bit apprehensive at first because of my past (albeit brief) experience, but my concerns were soon quelled after visiting several properties with you and comparing the different loan packages Sharon offered to those from other loan offices that I visited.

The most appealing feature of this combined effort was the willingness to design a package that best fitted my needs and financial limitations. Almost instantaneously I was able to compare different loan types with differing down payments, differing purchase prices, interest rates, etc., even on different properties. I asked a lot questions and they were always answered with thorough explanations and patience that was greatly appreciated. In short, you and Sharon were able to put together a deal from start to finish that I feel was the best for me. Thank You.

Sincerely,



Raymond Cooper

cc: S. Canino, East Financial