

Dear Jim:

We want to thank you again for all of your incredible help and expertise with the sale of our house to our son Ben.

You made it all so easy, and such a wonderful experience for him and us. We keep telling him how lucky he was to have his first home purchase be with you.

You are truly a wizard at your job, and if you ever need a reference please don't hesitate to call. We hope you'll stay in touch, and who knows, we may do more business in the future.

It is so great to know there are people of your quality and caliber out there.

Best - Robert &
Mary

Dear Jim:

Thank you for your help with our home purchase. I really appreciate the way you paced my loan processing through two house offers, my Dad's passing, rate changes, and last minute, not-quite-completed repairs (oh, and lost keys too!).

Though I've worked with some friendly and energetic professionals in the pursuit of a house in this town, you're at the top of the list.

With much appreciation,

Gina
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November 9, 2000

Jim Smith
Cameron Financial Group, Inc.
1065 Higuera Street., Suite 102
San Luis Obispo, CA 93401

Dear Jim:

We would like to express our sincerest appreciation to you in the exceptional handling of our recent home loan. Relocating to a new area from Southern California after living at our former residence for twenty-two years was a formidable task. The logistics and complexity involved in selling our former home, combined with the need for a highly competitive loan for our new home in Avila Beach was overwhelming.

Jim, you made all the difference in your advice and counsel throughout the whole process. Your prompt response, positive energy and ongoing communication kept us informed and secure in our decisions throughout this process. Your experience and expertise in the real estate and mortgage loan industry was invaluable in helping us deal with several sensitive situations – both in the sale of our former property and acquiring a new loan tailored to fit our needs.

Thank you for your sense of urgency and professionalism throughout our transactions. You have earned our utmost respect and highest endorsement for one of the best people we have ever worked with in the mortgage banking industry. You have made our transition to the Central Coast a smooth and pleasant experience!

Very sincerely,

Linda & Bruce Springer

Linda and Bruce Springer
Avila Beach



CAMERON FINANCIAL GROUP, INC.
M O R T G A G E B A N K E R S

August 7, 1997

Chuck and Stephanie Greenley
228 St. Anne's Place
Lompoc, CA 93436

Dear Mr. and Mrs. Greenley:

Thank you for selecting Cameron Financial Group to secure your mortgage loan.

The most important facet of our business is service; our goal is complete customer satisfaction. If you will take a few moments to answer the questions below, it will greatly help us in knowing how good a job we're doing and where we can improve. Please take a few moments to respond.

	<u>YES</u>	<u>NO</u>
Did your loan officer communicate the loan process to you, and was he available for your questions?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Were the loan alternatives explained to your satisfaction?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did you receive prompt response from your loan agent and kept up to date on your loan status?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Were your closing costs in line with the estimate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Was the loan you obtained satisfactory for your financial needs?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Would you recommend your loan officer and Cameron Financial Group to your friends and family?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
How would you rate our service overall? Excellent <input checked="" type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>		

Comments (optional): JIM SMITH WENT FAR BEYOND NORMAL REQUIREMENTS TO INSURE OUR LOAN PROCESSED RAPIDLY. WE WERE MOST IMPRESSED WITH HIS PROFESSIONAL SERVICE!

Please mail this response to me in the enclosed envelope. Thank you.

Sincerely,

Shar Gregory, Director of Customer Relations

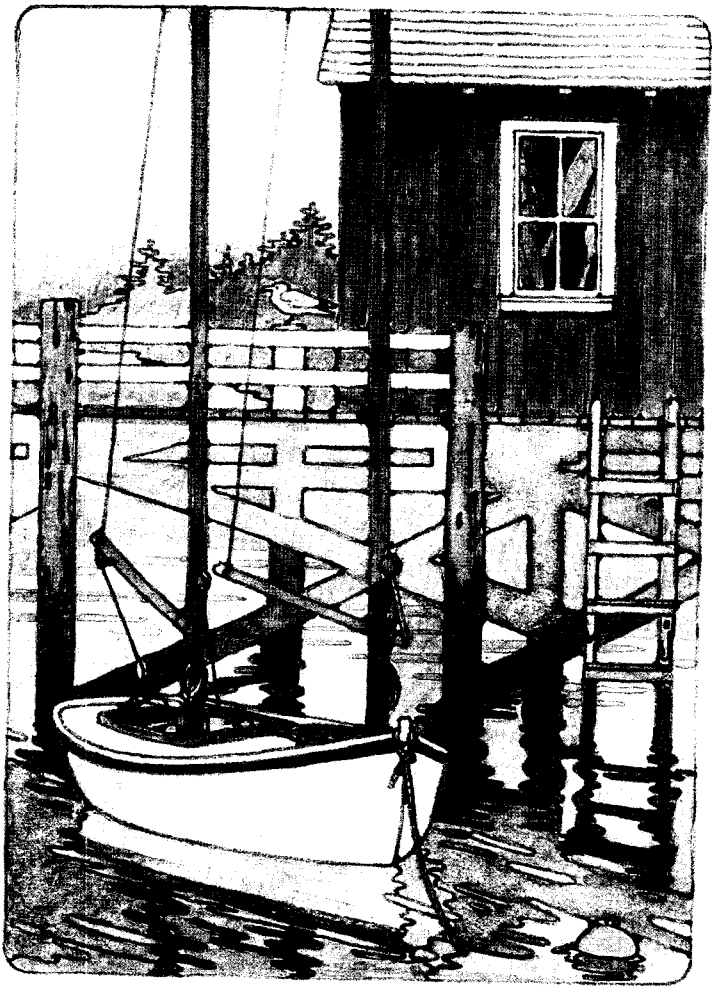
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236 S. HALCYON ROAD, SUITE B
ARROYO GRANDE, CA 93420
TEL (805) 489-6143
FAX (805) 489-6356

ATASCADERO
7548 MORRO ROAD
ATASCADERO, CA 93422
TEL (805) 461-5591
FAX (805) 461-9578

LOS OSOS
950 LOS OSOS VALLEY ROAD
LOS OSOS, CA 93402
TEL (805) 528-0711
FAX (805) 528-4562

PASO ROBLES
1107-A VINE STREET
PASO ROBLES, CA 93446
TEL (805) 239-9696
FAX (805) 239-9764

SAN LUIS OBISPO
1220 MARSH STREET
SAN LUIS OBISPO, CA 93401
TEL (805) 543-8800
FAX (805) 543-8893



Dear Jimi,
You went way above and
beyond what was expected
in getting us that second
loan and we appreciate that
and you.

You're a remarkable guy -
we must have done something
good to have crossed paths
with you in this life.
You make the world a
better place.

Your friends,
Dann
and
Howard