

Ms. Bonnie Garza

Mortgage Portfolio Services, Inc.  
Roy Harris, Loan Officer  
Branch 5045  
5929 Balcones Drive, Suite 201  
Austin, TX 78731

September 24, 2001

Dear Roy,

Please find the additional documents that you requested:

- An additional statement from my IRA (Waddell & Reed) March 31, 2001)
- An additional statement from my IRA (Charles Schwab) December 31, 2000)
- Two additional payment stubs (July & August 2001)
- An additional bank statement (July 2001)

There appears to be a gap in my records with regard to the Charles Schwab statements. The December 31, 2000 statement is the most recent one that I could locate other than the one already provided to you. Let me know if this presents a problem and I will contact Charles Schwab to resolve it.

Once again, thank you for the smooth handling of this process. From what I remember of the last time I did this with Echelon Mortgage – it was frantic, rushed, chaotic, and seemingly out of control. I have experienced none of the above with you and your company and I expect we will close on Friday at the same pace.

Please contact me when you are ready to set up the appraisal. I am flexible during work hours (8:00 – 4:30) to leave as necessary. Please also let me know the time that you are planning to close on Friday, September 28, 2001, so that I may schedule the time off in advance.

Sincerely,

  
Bonnie Garza