

"COUNTRYWIDE" - HOFFMANS



CHUCK HOFFMANS
EXECUTIVE VICE PRESIDENT
CHIEF FINANCIAL OFFICER

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(818) 316-8230

January 6, 2004

Ms. Dionne Curtiss, Partner
The Curtiss Team
Coldwell Banker
883 S. Westlake Blvd.
Westlake Village, CA 91361

Dear Dionne:

I have been meaning to write you a note for some time regarding the residential real estate services that you have provided to me and my family, as well as to my business colleagues and friends over the past 10 years.

We, as a family, are very thankful for all the professional hard work and diligence you have always provided us with in every single transaction you have completed for us, namely two sales and three purchases. Also, the positive feedback that I am accustomed to hearing from the friends and colleagues we have referred to you over the years, confirms your commitment to always representing your clients' best interests.

I would be delighted to serve as a reference to any of your potential buyers or sellers and I look forward to continuing to recommend you to friends and colleagues who may have a need for your services.

Sincerely,

Chuck Hoffmans
Executive Vice President
Chief Financial Officer

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