

# GUIDING YOU TO FINANCIAL FREEDOM

May 17, 2007

Walter Sanford Systems & Strategies  
559 South Washington Avenue  
Kankakee, IL 60901

Walter,

We wanted to thank you for your presentation to our Realtor partners. It was everything we hoped for and more. We found your information to be not only timely to our market conditions but a source of encouragement to the agents who are working in these conditions. As a presenter, you were both informative and inspiring to the agents and to our team of loan officers. We have already had several successes from meetings we have been able to set up due to your building us up as a mortgage company who is consistently thinking creating value for our Realtor partners. I will recommend you to others who also are looking to provide solutions for their partners and we eagerly look forward to the time when we can work together again.

Sincerely,



Tom Tinker and Dave Smith  
South Pacific Financial Corporation