



**BARCLAYS**

BarclaysAmerican/Mortgage Corporation  
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To Whom It May Concern:

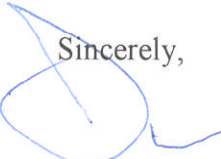
I have known and worked with Bill Ray and Mesa Pacific Mortgage as one of his primary lenders for over six years. Having done business with thousands of brokers throughout the Western United States, I have a lot to compare Mesa Pacific Mortgage with in our industry.

I feel Bill and his company are certainly within the top 5% of the mortgage brokerage community. Bill is knowledgeable and thorough in his processing and funding of quality loans. His fees charged to his customers are very fair and well deserved for the excellent job he does for his customers.

As an added sidelight, Bill publishes "Market Update", his views and comments on the economy, government, mortgage news for the consumer, etc., on a weekly - or more frequent - basis. He shows a great sense of wit as he spotlights and dissects the issues of the day and prophesizes which way interest rates may head in the short term based on these events.

As you may have summarized, I'm a Bill Ray and Mesa Pacific Mortgage fan!

Sincerely,



JAMES R. WEST  
Vice President  
BarclaysAmerican/Mortgage

Past President  
Orange County Mortgage Bankers Association

JRW/pmo