



BAYCAL

Financial Corporation, S.F.

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San Francisco, California 94109

415-885-6668
415-885-6667

December 12, 2003

Coldwell Banker
Attn: Ellen Grace
12068 Donner Passage Road
Truckee, CA 96161

Dear Ellen -

We would like to thank you for everything that you have done to help us find our perfect cabin and for being such a great advocate of our needs with the seller.

We currently own a couple of other properties and we have to say that the effort and dedication to detail that you have shown us has far surpassed any other dealings that we have had with Real Estate Agents.

Should we decide to buy and sell anytime in the future, we will definitely call upon your services again.

Thank you very much for the excellent level of service and professionalism that you have provided and for being such a pleasure to work with.

Sincerely,


Jonathan Cope, Senior Staff/Technology Innovation
Jenette Cope, Mortgage Consultant