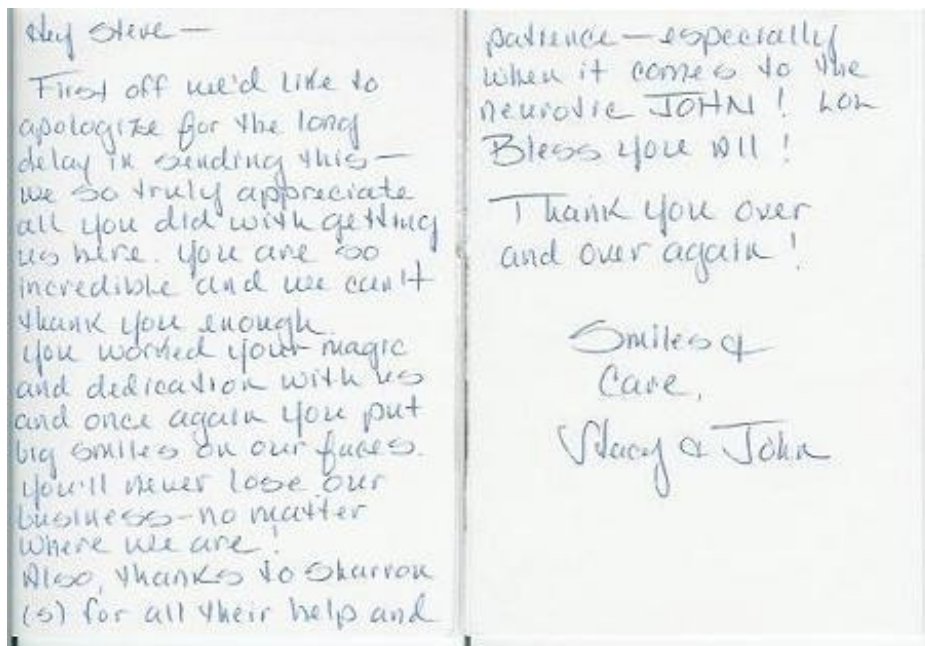
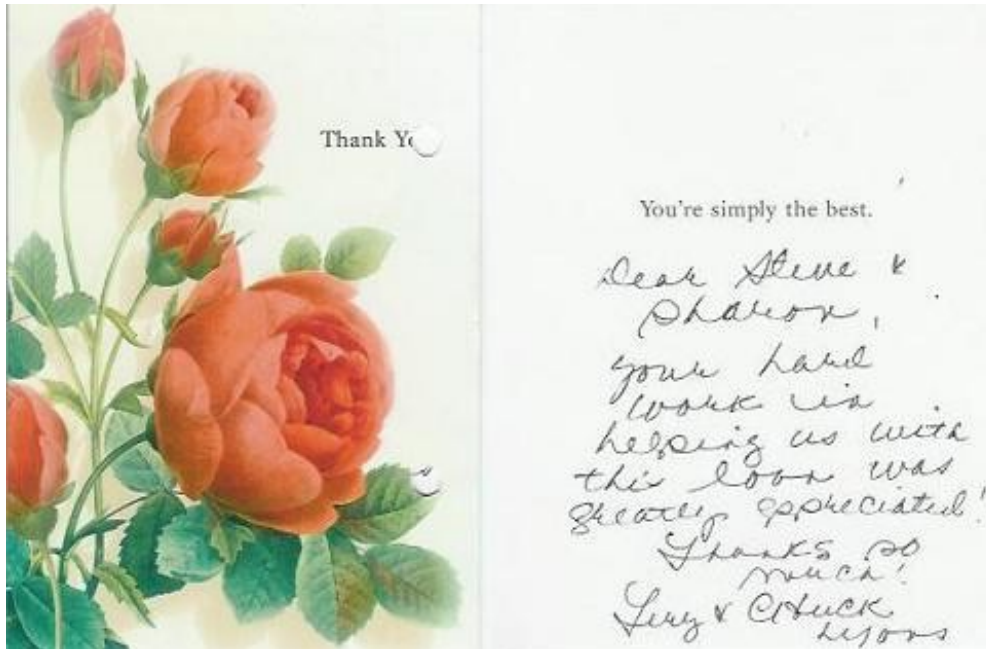




Steven Whittaker
Certified Mortgage Planner
Trust One Mortgage
Phone: (800) 790-3317 x2321
Fax: 949-265-9048
swhittaker@trustone.com
www.stevenwhittaker.com



Read What People Are Saying About Steven



6-5-05

To Steve Whittaker,

Thank You So much
for working so hard for us!

I am studying for Real
Estate & am going to send
people to you you then send
You have always done a
great job for us!

I also want to thank
Lani for everything & for
doing it so quickly!
Thanks Lani

...VERY MUCH.

Steve,

I want to Thank You
for the Gift Basket also!
What a nice treat to
come home too

Thanks again for
everything!

Jose & Julie Alvarez



Dear Steve,

A little mahalo (thank you)
for your help in getting our loan.
You took all the angst out of refinancing!
Enjoy the holidays —

Mahalo, Abbe & Noah

Steve,

Your thoughtfulness
means so very much



Thank you for putting so much
time & effort in getting my
loan together. I truly appreciate
it. I look forward to working
with you on all my future loans.

Delora Franco

Thank
You

6/15/04

Hi Steve;

Thank you! It is always
Wonderfull working with you!

Mary L. Fero

CUSTOMER SURVEY

Thank you for responding to our customer survey!
Your valuable input is key to our success....

Borrower Name: Lee and Kathy Andrews

1) Why did you choose Trust One Mortgage?

Home Ownership

2) Did you get an answer about whether you qualified for your mortgage at your first meeting?

Yes No (Was that important to you? Yes No)

3) Were you put at ease? Yes No

4) Did you close on time? Yes No

5) How would you rate our courtesy? Excellent Good Fair Poor

6) How would you rate our efficiency and speed?

Excellent Good Fair Poor

7) How would you rate the competitiveness of our rates?

Excellent Good Fair Poor

8) Overall, how would you evaluate our service?

Excellent Good Fair Poor

9) Have you ever applied for a mortgage at any place other than Trust One?

Yes No

10) If you answered yes to #9, would you say that Trust One was:

Better Same Worse

11) What did you like best about Trust One Mortgage?

efficient service - nice persons

12) Would you recommend Trust One Mortgage to a friend or relative?

Yes No (Name and phone # of person who could benefit from our services)

13) How could we have improved our service to you? _____

14) What is your new phone number (if purchase)? _____

CUSTOMER SURVEY

Thank you for responding to our customer survey!
Your valuable input is key to our success....

Borrower Name: Jim and Sheila Davidson

- 1) Why did you choose Trust One Mortgage?
I KNOW STEVE + WE HAVE USED TRUST ONE
IN THE PAST
- 2) Did you get an answer about whether you qualified for your mortgage at your first meeting?
 Yes No (Was that important to you? Yes No)
- 3) Were you put at ease? Yes No
- 4) Did you close on time? Yes No
- 5) How would you rate our courtesy? Excellent Good Fair Poor
- 6) How would you rate our efficiency and speed?
 Excellent Good Fair Poor
- 7) How would you rate the competitiveness of our rates?
 Excellent Good Fair Poor
- 8) Overall, how would you evaluate our service?
 Excellent Good Fair Poor
- 9) Have you ever applied for a mortgage at any place other than Trust One?
 Yes No
- 10) If you answered yes to #9, would you say that Trust One was:
 Better Same Worse
- 11) What did you like best about Trust One Mortgage?
VERY RESPONSIVE + HELPFUL
- 12) Would you recommend Trust One Mortgage to a friend or relative?
 Yes No (Name and phone # of person who could benefit from our services)
- 13) How could we have improved our service to you? DOES NOT NEED
IMPROVEMENT
- 14) What is your new phone number (if purchase)? _____

