



07/30/2010

Lender

~~XXXXXX~~

~~XXXXXX~~

~~XXXXXX~~

RE: FHLMC Asset #: 703930
Property Address: 1024 Simmons Ave Los Angeles, 90022

To Whom It May Concern:

Please be advised that **Skip Schenker** (loan officer) is acting as an agent for Federal Home Loan Mortgage Corporation, also known as Freddie Mac, (Seller). Per Seller's request, loan officer has permission to inquire about the property and any violations, liens and/or fines, permits, etc. for the above referenced property on behalf of Seller.

Sincerely,

A handwritten signature in black ink that reads 'Paul Koroma'.

*Paul Koroma, VRM
Property Coordinator
Homesteps, a Freddie Mac Unit*



Carol Anderson, RE/MAX Santa Clarita
27720 Dickason Dr., Valencia, CA 91355
Phone: (661) 702-4747 Fax: (661) 702-4748

July 30, 2010

Carol Anderson
RE/MAX Santa Clarita
27720 Dickason Drive
Valencia, CA 91355

RE: 18748 Wellhaven Street, Santa Clarita CA

Dear Skip,

I wanted to take this opportunity to thank you for helping our mutual client obtain their FHA 203(k) Home Renovation Loan.

Through your efforts we were able to sell the above referenced property for \$295,000, which exceeded the cash offer of \$260,000 by \$35,000.

I was impressed with your knowledge and the professionalism you & your office staff displayed in getting this loan closed in the time restraints given.

I can and will confidently recommend you as a professional and an expert in your field.

Thank you again and I look forward to working with you in the near future.


Carol Anderson

June 12, 2009

Mr. Skip Schenker
Bank of America Home Loans
1601 E. Orangewood Ave.; Suite 150
Anaheim, CA 92805

Re: 3560 Tacoma Ave; Los Angeles, CA

Dear Skip:

We recently closed escrow on the above home where I was the listing agent. Having been in this business for nearly 20 years I've seen many houses. Some worse than others; although this particular property wasn't the worst house I've ever sold, it ranked up there.

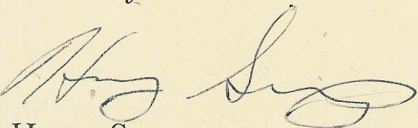
3560 Tacoma had code violations, an illegal room addition, a failing retaining wall, broken & boarded up windows, graffiti and many other misgivings. I thought this house could only be sold to a cash buyer.

I was not thrilled when the bank accepted an FHA 203(k) offer because I had not had good experiences in the past when other buyers had tried to close using this type of financing. Frankly, I did not expect it to close. Not only did you close it, you closed it on time and made me look good to the Countrywide Asset Manager. We sold it for more than what the cash offers were coming in for.

I'm now a believer. It's good to know that there is someone out there who is an expert in this type of financing. I have a lot of distressed REO inventory and look forward to doing many more transactions with you in the future.

Thanks again for doing a great job with the FHA 203(k) loan.

Sincerely,



Henry Suarez
REO Director

INTEGRATED ASSET SERVICES, LLC



August 12, 2008

Skip Schenker
Metropolitan Home Mortgage
4 Park Plaza; Suite 800
Irvine, CA 92614

Re: 19375 Yankton Drive; Bloomington CA 92316

Dear Skip:

I just wanted to drop you a note of thanks for the great job you did on the above referenced property that closed on July 31st 2008.

It's refreshing to know that there is a lender out there that can close FHA 203k loans in 30 days when most lenders are having a difficult time closing a regular FHA loan in 45 days. We were very pleased and surprised that this contract closed when it did, because it was scheduled to close August 15th.

I'm glad we connected again after you left Wells Fargo and I relocated to Integrated Asset Services, LLC. I look forward to working with you on many more of these distressed REO properties that need work.

Thanks again for your hard work and dedication to the FHA 203k. Both buyers and sellers benefit from your expertise.

Sincerely,

Patty Doll
REO Timeline & Performance Manager
Integrated Asset Services, LLC





*Beverly Hills/Greater Los Angeles
Association of Realtors®*

April 12, 2005

Alzheimer's Association
225 North Michigan Avenue
Ste. 1700
Chicago, Illinois, 60601-6733

Dear Sir or Madam:

We are happy to forward the enclosed contribution to your worthy organization on behalf of Wells Fargo Renovation Lending.

We would especially like to acknowledge the magnanimous efforts of Mr. Skip Schenker, Renovation Branch Manager for Wells Fargo, who offered his valuable time to our Association in exchange for donations to be made to the Alzheimer's Association. It is always inspiring to meet selfless professionals who are willing to devote their time and energy to such important causes.

Please feel free to include us on your mailing list.

Sincerely,


Martene Kearney
Public Policy Manager

Encs.



8501 Wilshire Boulevard, Suite 205 • Beverly Hills, California 90211
tel 310-967-8800 • fax 310-967-8808



The Voice for Real Estate® in Beverly Hills, Culver City, Santa Monica, West Hollywood and Greater Los Angeles



*Beverly Hills/Greater Los Angeles
Association of Realtors®*

April 12, 2005

Brain Tumor Foundation
1350 Avenue of the Americas
Ste. 1200
New York, NY 10019

Dear Sir or Madam:

We are happy to forward the enclosed contribution to your worthy organization on behalf of Wells Fargo Renovation Lending.

We would especially like to acknowledge the magnanimous efforts of Mr. Skip Schenker, Renovation Branch Manager for Wells Fargo, who offered his valuable time to our Association in exchange for donations to be made to your Foundation. It is always inspiring to meet selfless professionals who are willing to devote their time and energy to such important causes.

Please feel free to include us on your mailing list.

Sincerely,

Marlene Kearney
Public Policy Manager

Encls.



8501 Wilshire Boulevard, Suite 205 • Beverly Hills, California 90211
tel 310-967-8800 • fax 310-967-8808



The Voice for Real Estate® in Beverly Hills, Culver City, Santa Monica, West Hollywood and Greater Los Angeles

Homecomings Financial

A GMAC Company

July 31, 2003

Skip Schenker
Renovation Branch Manager
Wells Fargo Home Mortgage

RE: De La Torre - 23627 Avenue 17, Madera, CA 93637

Skip,

As a Senior Asset Manager for Homecomings Financial, I have a great deal of past experience with renovation loans and with those who claim to provide and manage them. I am also aware of all of the extra hard work and expertise that goes into successfully closing a renovation loan and how important it is to have the right team of competent individuals managing the process.

Let me simply say, on behalf of myself and Homecomings Financial, we thank you and your team for your efforts in providing the Buyer of the above-mentioned home with renovation financing. Your efforts not only allowed an individual to purchase and renovate a home which likely would not have even qualified for conventional financing, but you also allowed the Seller of this property to effectively sell the home at the highest possible value with the least amount of fallout risk. In addition, your team did an outstanding job of closing this very difficult loan within the desired 30 day escrow period.

We look forward to working with your team well into the future and I would be happy to offer your future clients with a very positive recommendation for you, your team and your services.

Sincerely,

David F. Hovley
Senior Asset Manager
Homecomings Financial
858-505-7480

February 24, 2002

Dear Skip,

Thank you for the impeccable service you gave to my husband, Paul and me when we bought the Pine Road property in Trabuco Canyon. Both of us are thrilled with the home and we feel like newly-weds even after 43 years of marriage. The contractor is fantastic and we are so lucky to have met you.

Your up-beat personality, your efficiency and your confidence made the experience memorable. We have the Lord to thank for you, for the seminar you taught and Jerry Legris, the real estate salesman who attended your class.

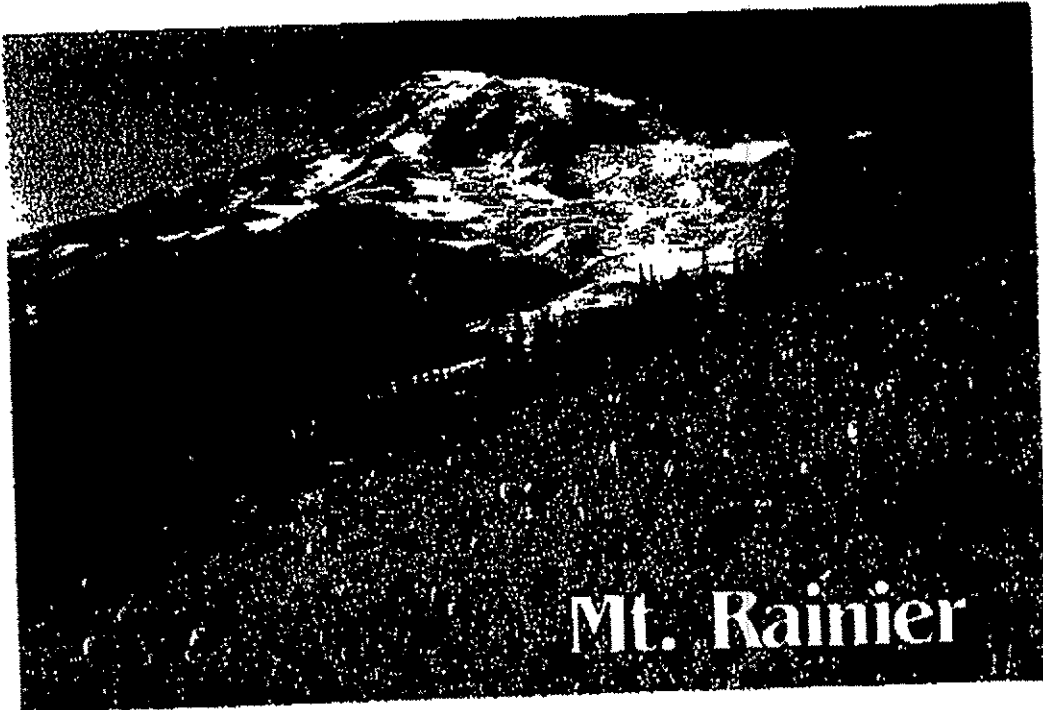
Paul and I are from Washington State originally. There's a mountain range there called the Olympics that has some good hiking. However, my favorite is not there but Mt. Rainier. I am just thinking of your recent adventure with your son when you went to the mountains. I went to Seattle and hiked in the Olympics when the house closed on Tuesday. It sure feels good now that the property is recorded.

We love the house.

Thanks,

Sigrid Jan Mecklenburg

Sigrid Jan Mecklenburg



LEGRIS TEAM REAL ESTATE

24292 Totuava Cr.
Mission Viejo, CA 92691

Skip Schenker
Wells Fargo
716 Town & Country Rd
Orange, CA 92868

February 28, 2002

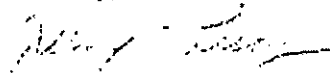
Dear Skip,

Well I'm not sure if we set a record or not...but we should have. For all the "Doubting Thomas's" you run into, I am here to testify as to your speed and efficiency.

As soon as my buyer for the FHA 203K Renovation Loan was pre-approved, your team went into action. Contractor, appraiser, processors, underwriters et al moved into action and we had close of escrow in 2 weeks.

Skip, thanks for a great job. The class you gave was excellent, as I was able to better understand the process and evaluate my buyers needs and guide them. I look forward to doing more of these transactions.

Sincerely,



Jerry and Lucy Legris

Phone: 949-510-2370
Fax: 949-597-1003
Email: Jerry@LegrisTeam.com
www.LegrisTeam.com



REALTY INVESTMENT ASSOCIATION
OF CALIFORNIA

March 15, 2002

*Mr. Skip Schenker
c/o Mr. Phil Ottone
Wells Fargo Bank
12830 Seal Beach Blvd.
Seal Beach CA 90740*

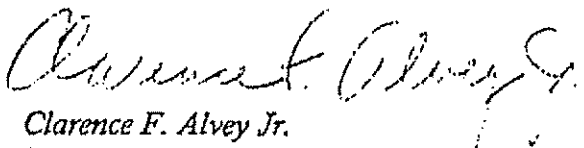
Dear Skip,

Please accept my thanks on behalf of RIAOC for your presentation at our meeting this past Tuesday morning. Your program was very well received and of special interest to the membership.

RIAOC is a volunteer, nonprofit organization. We are always grateful to professionals like yourself who share their time and expertise with our members. I'm sure we will all benefit from our increased knowledge on the subject of Renovation Loans for Investors.

Thanks again. We are indebted to Phil Ottone for arranging your visit and look forward to your return.

Sincerely,


Clarence F. Alvey Jr.
Program Chairman

**OLYMPUS ASSET
MANAGEMENT, INC.**

23770 Valencia Blvd., Suite 210
Valencia, CA 91355
(661) 260-3704
Fax (661) 260-3721

East Coast - South Portland, ME
(207) 885-1200
Fax (207) 883-9250

Phil Olsberg, CPM
President



April 19, 1999

Dear Participating Broker:

Olympus Asset Management, Inc. is excited to roll out a new program, which has been several months in the making. I'm sure you will all agree this new program will assist us greatly in our ability to sell the properties that are not financially feasible to repair.

By way of this letter, I would like to introduce the services of Skip Schenker and Old Kent/National Pacific Mortgage Corporation. After looking at several different programs over the past couple of years, I am pleased to say that I can endorse Skip and Old Kent to work with your buyers on obtaining 203 (k) loans and/or any other type of FHA financing.

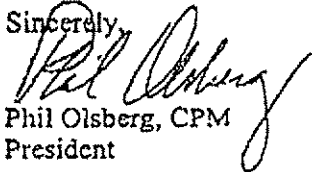
Once we identify a property that falls into the "AS IS" category, you will notify Skip. He will get some details on the property from you and prepare a customized color flyer to assist you with your marketing effort. Each property in this category will have a sign rider, informational brochures and color flyers promoting this new program. Skip will pre-qualify buyers before an offer is accepted. The pre-qualification can be done on-line at www.loans4rehab.com/reo, or at (800) 322-3549.

It is our expectation that this program will improve cycle time from start to finish, and enhance the net asset recovery to Washington Mutual Bank.

Skip Schenker can be reached at (714) 940-1283, which is his direct line, or (800) 322-3549. The fax number is (714) 978-7374. Any questions relative to this program should be directed to Skip. Should you have any further questions, please feel free to contact me directly.

We are always looking for ways to improve the efficiency of how we do business and believe this will assist us in that goal. Thank you for your continued participation in the Olympus Asset Management, Inc. program.

Sincerely,


Phil Olsberg, CPM
President

January 8, 1999

Mr. Skip Schenker
Senior Loan Officer
National Pacific Mortgage Corporation
2170 Towne Centre Place, Suite 350
Anaheim, CA 92806

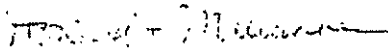
Dear Skip:

Howard and I want to wish you a Happy New Year and thank you for making this a Happy New Year for us.

Because of you and your hard work, we are homeowners. It was the best Christmas gift ever and we appreciate your efforts in making it possible for the deal to close in 1998 (31 days!).

Thanks so much for everything!

Sincerely,



Howard & Marianne Westfall
3343 Stockbridge Avenue
Los Angeles, CA 90032

Enclosure



Date: August 27, 1999

Mr. Skip Schenker
National Pacific Mortgage
2170 Towne Centre Place Ste #350
Anaheim, CA 92806

Dear Skip:

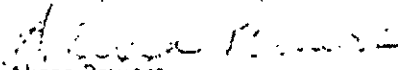
On behalf of PWR, I would like to thank you for presentation titled "How To Sell More Homes With Rehab Loans" for our "Last Friday Live" program held at Pacific West Association of Realtors on Friday August 27, 1999. We received excellent reviews from those in attendance. You gave a great outline and topic to keep our members focused and interested in your seminar. I have had numerous member requests for National Pacific Mortgage (Skip Schenker) to teach this class again at the Association.

As an event sponsor, you benefited from the following marketing efforts:

- Your logo included in the "Last Friday Live" flyer which was distributed in the field, inserted into new member packages and mailed directly to new members. (distribution 1,000)
- Your logo included in "Last Friday Live" flyer in the August issue of the association newspaper, PWR Point. (distribution 7,000)
- Your logo on the "Last Friday Live" marketing flyer which was distributed by PWR field representatives at office meetings and marketing sessions. (distribution 1,000 in the field)
- Your company name included on the PWR "hold" message. (500 calls per day)
- Display of workshop marketing materials in PWR lobby. (75 members per day)
- You received an Excel spreadsheet of all attendees, which included their name, company name, address and phone number.

Again, thank you for your participation. We appreciate your support and look forward to working with you on other events.

Sincerely,


Alissa Powers
Marketing Coordinator

702 Town & Country Road
Orange, CA 92868

(714) 245-5599 fax
(310) 225-2779 fax



**OLYMPUS ASSET
MANAGEMENT, INC.**

23822 W. Valencia Blvd., Suite 110
Valencia, CA 91355
(805) 260-3704
Fax (805) 260-3721



DATE: 5/1/98

TO: MR. SKIP SCHENKER
SENIOR LOAN OFFICER
NATIONAL PACIFIC / OLD KENT FINANCIAL CORPORATION
2150 TOWNE CENTRE PLACE, SUITE 300
ANAHEIM, CA 92806

Olympus Asset Management, Inc. hereby recommends and endorses Mr. Schenker and National Pacific as part of our REO network in the area of Rehabilitation Loans.

Mr. Schenker and his organization have proven to be an integral part of our loan process as we dispose of Bank Owned Real Estate. While we continue to emphasize the origination of loans through our Seiler, there is currently no Rehab Loan program available. National Pacific Mortgage has been selected due to their commitment to process and close loans in a timely and efficient manner.


We appreciate your support. If you have any questions or suggestions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script, reading "Paul A. Flynn".

Paul A. Flynn
Assistant Vice President
OLYMPUS Asset Mgt., Inc.

May 7, 1998



November 11, 1998

Skip Schenker
National Pacific Mortgage
2170 Towne Center Place, Suite 350
Anaheim, CA 92806

Dear Skip,

I just wanted to thank you once again for the great job you have done providing Fha 203(k) rehab financing on my listings. When it comes to closing fha 203(k) loans, I know it is difficult. Unfortunately, I have been involved in transactions with other lenders where the transactions were either delayed significantly or never closed. You have done a great job in closing all of the transactions we have been involved in, and that makes me look good!

In addition to closing all of the loans on time, you have given me some great marketing ideas. I appreciate your support and I will keep recommending you to anyone who needs rehab financing.

Sincerely,



Ron Garber
The Garber Team, Inc.
RE/MAX Realty Associates

The Garber Team, Inc. RE/MAX Realty Associates

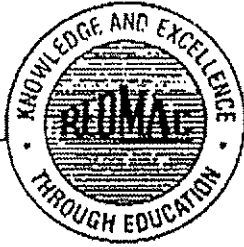
416 S. Anaheim Hills Rd., Anaheim Hills, CA 92807 (714) 998-6616 FAX (714) 998-5758

Century 21
Garland Realty, Inc.
1264 West Sixth Street
Corona, California 91720
(909) 734-1264

TO: WHOM IT MAY CONCERN
FROM: PETE NYIRI, ASSOCIATE BROKER
DATE: NOVEMBER 11, 1998
RE: SKIP SCHENKER, NATIONAL PACIFIC MORTGAGE

Please be advised that I have had the pleasure of working with Skip Schenker on many FHA 203K transactions. His due diligence and commitment to service has provided buyers and sellers alike with excellent results. On-time closings and prompt communication are the standards by which he conducts his business.

I highly recommend Mr. Schenker's services to anyone seeking a FHA 203K loan.



REO Managers Association of California

March 21, 1997

Mr. Skip Schenker
National Pacific Mortgage Corporation
P.O. Box 66008
Anaheim, CA 92816-0608

Dear Skip:

Thank you for your excellent presentation at this year's REOMAC Conference! Your innovative, timely speech was a major "hit" of the conference. The evaluation forms rated you and your panel as the best speakers of the conference. You succeeded in establishing the forward thinking tone for the entire seminar, which allowed the attendees to relax and become receptive to the challenges of learning progressive new concepts.

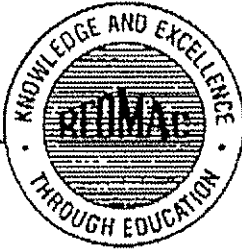
Skip, it was a delight seeing you, as both an Exhibitor, and speaker. We hope that you will have the opportunity to attend some of the REOMAC dinner meetings throughout the upcoming year.

Again, on behalf of the Conference Committee and the Board of Directors, thank you for taking the time from your busy schedule to speak and exhibit at this year's conference.

Sincerely,



Kit Hulick
Executive Director



REO Managers Association of California

March 28, 1997

Mr. Skip Schenker
FHA 203 (K) Manager
National Pacific Mortgage Corp.
2150 Towne Centre Place
Anaheim, CA 92806

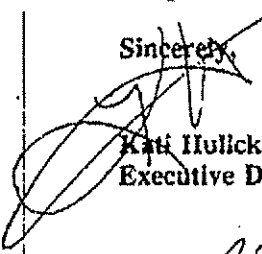
Dear Skip:

On behalf of the Board of Directors, and the Conference Committee, it is my privilege to say a special thank you to you, and National Pacific Mortgage Corp. for exhibiting at REOMAC's 9th Annual Conference. Your generous amount of support and participation helped make "Carnival in REO" the most successful conference ever! We want you to know that your time is appreciated, your expertise is invaluable, and your dedication is admirable.

We hope you will join us for REOMAC's 10th Annual Conference in Spring of '98! You will be pleased to know that the exhibit/dining hall hours will be extended to allow additional exhibitor networking opportunities.

Once again, our heartfelt thanks and appreciation to you, and National Pacific Mortgage Corp. for making this conference such a success!

Sincerely,


Kati Hulick
Executive Director

*P.S. Ah Skip - what a guy! He exhibits,
he speaks, he gets rave reviews
from the evaluation forms - what
can I say - quite simply - Thanks
for everything! Kati*



UNITED STATES MARINE CORPS

FAMILY SERVICE CENTER
MARINE CORPS AIR STATION TUSTIN
PO BOX 105008
SANTA ANA CA 92710-5000


IN REPLY REFER TO:
1500
2BB
21 Jan 94

Skip Schenker
National Pacific Mortgage Corp
721 S. Parker Street
Orange, CA 92668

Dear Skip:

During the past year you have been a significant contributor to the Family Service Center by providing informative classes on a regular basis. These classes have helped prepare Marines and their families to secure their financial future.

Your classes have also provided information on how to apply and obtain a VA home loan. We valued your participation in our classes and present to you a Certificate of Appreciation for your outstanding contributions. On behalf of all of those benefiting from your commitment, Thank You.


C. D. GODBY

Chuck & Avery Cero
1895 N.W. 143rd Ave. #17
Portland, Oregon 92779

August 13, 1993

Mr. John Belles
National Pacific Mortgage Corporation
Orange Branch
721 S. Parker St., Suite 140
Orange, California 92668

Dear Mr. Belles,

Although this letter is long overdue, it is no less sincere. We have been wanting to take the time to let you know how much we've enjoyed working with your loan officer, Skip Schenker, over the past year. We were previously affiliated with Coldwell Banker in Tustin in residential real estate sales and we relocated to Portland, Oregon in July this year.

Most recently, Skip closed a V.A. loan for one of our clients. Skip was responsive, thorough and "went the extra mile" during the entire loan process. Our client, who was a first time buyer, could best be described as somewhat "trying" and yet Skip remained professional and positive with both the client and us. Actually, and I'm sure you can appreciate this, Skip has a great sense of humor that helps us all get over the "rough spots"! Even more important, Skip genuinely cares about his clients and takes ownership in seeing that the job is done well. We really appreciated the weekly written updates and felt very confident that National Pacific was efficiently managing the loan process.

In addition, Skip consistently networks in an effective manner. We always looked forward to his "Friday Pep Talks" on our voice mail, his fliers and his visits to broker's preview and open houses. Skip is a great asset to your organization and certainly rates very highly in our opinion.

Very truly yours,

Avery & Chuck Cero

cc: Skip Schenker



March 6, 1993

National Pacific
721 S. Parker Street, Suite 140
Orange, CA

Re: Skip Schenker

To Whom It May Concern:

I would like it to be known that Skip Schenker was directly responsible for successfully securing an unusually difficult loan for one of my clients.

Even though it was a relatively small loan amount, Skip worked harder than if it were a much higher loan to overcome the borrower's qualifying problems. To me, this was a sign of true integrity.

In addition, I received regular status reports from Skip, both written and verbal which was appreciated.

Sincerely,

A handwritten signature in dark ink, appearing to read "Ed Edgecomb", written over a horizontal line.

Edward W. Edgecomb

TUSTIN
17240 East 17th Street
Tustin, California 92680
(714) 544-5456



July 27, 1992

National Pacific Mortgage
721 S. Parker St.
Orange, C. 92668
Attn: Skip Schenker

Dear Skip:

I want to extend my sincere thanks on the help you gave me on the Martin loan. I know how difficult a 95% loan can be, and I credit the closing of this transaction to your diligence and professionalism.

Based on everything you did, your quick response to all my questions, and your soft-glove approach to handling the buyer I would not hesitate to highly recommend you to any agent, nor would I hesitate to use you again.

Thank you.

A large, fluid handwritten signature in black ink, appearing to read "Norma".

Norma Cooper



BILL & DIANA ADAMO

March 27, 1992

Mr. Skip Schenker
National Pacific Mortgage Corp.
721 S. Parker St. #140
Orange, CA 92668

Dear Skip:

Just a short note to thank you for the great job you've been doing for my clients both on purchases and refinancing.

Your care, honesty, response and hard work are traits which make you a true professional. It is also these traits which place you above others in your field. So much of the time a lender can make or break a deal in real estate. So far, you've only made them happen. Again, I thank you for this.

I look forward to many more good deals in the future with you, since I have placed your name at the top of my list. Your company always seems to be coming up with good loan programs and you have presented them well.

Best regards,
TARBELL REALTORS



Bill Adamo