

# MutualBank

April 21, 2010

SAMCO Appraisal Management Co.  
ATTN: Lindsey Kennett

Dear Lindsey:

It is my pleasure to provide a letter of recommendation for SAMCO. Our staff members who have direct contact with your company have expressed their complete satisfaction with your firm. The customer service afforded to our company is excellent. Communication between our company and yours has been friendly, courteous and professional as well as prompt. The review of each appraisal is thorough as reflected by the check sheet that accompanies each completed request.

My own personal impression of the company, from the prompt responses to difficulties arising from hardware failure such as telephone or e-mail lapses, is very favorable. SAMCO works to resolve issues fully and promptly and keeps clients informed of the resolutions and their time frames.

We are truly satisfied with the easy cost effective compliance solution to the Home Valuation Code of Conduct that SAMCO has provided to us since the inception of the code.

Yours Truly,



Vincent J. Loycano  
Vice President, SLO