



## **YAKIMANATIONALBANK**

November 1, 2010

Fowler Williams  
Executive Vice President  
National Sales Manager  
Crescent Mortgage  
5901 Peachtree Dunwoody Rd. NE  
Building C, Suite 250  
Atlanta, GA 30328

Dear Fowler:

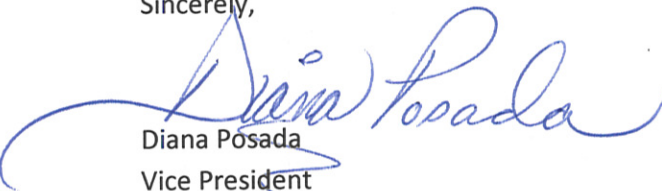
With pleasure I am writing this letter on behalf of the loan officers, processors, and myself at Yakima National Bank. All the staff members at Crescent Mortgage are helpful, pleasant and willing to work with my staff and me. No questions ever go unanswered----even from the underwriting department!

Yakima National Bank (YNB) started as a broker with Crescent Mortgage. With Crescent's patient guidance (Bill Fowler and you), YNB has gracefully moved to a correspondent lender. With this change, Crescent greatly improved YNB's bottom line.

YNB has worked with other lenders and never received the respect or assistance. YNB, as a small community bank, is new to the mortgage world so all help is greatly appreciated. Crescent Mortgage, AE Bryan Rivas, is a wonderful resource. He spent several years as a loan officer. With this experience, Bryan understands what it is like to be on the "borrower front lines". He is always available, pleasant and graciously answers questions and offers valuable advice. We all think he is wonderful!

To Crescent Mortgage staff.....thanks for everything! YNB plans to have a long relationship with Crescent Mortgage team. If you have questions or would like additional information, do not hesitate to contact me.

Sincerely,

  
Diana Posada  
Vice President  
Mortgage Dept Manager