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To Whom It Concerns:

I had the pleasure of knowing and working with Robert Dewberry for over 10 years while I was senior vice president of loan servicing for a regional savings and loan in Southern California. Bob is knowledgeable in many areas of loan servicing and default management, having assisted the bank in drafting agreements for the sale and servicing of mortgage loans, helping to negotiate and draft loan work-out agreements, as well as having successfully defended the bank in two lender liability cases. He also filed actions for judicial foreclosure and appointment of a receiver for delinquent multi-family loans, as well as providing eviction services for REO properties. He also successfully represented the bank in many bankruptcy cases involving mortgages. He is an ethical, talented and experienced attorney, as well as someone I consider a friend. I encourage you to contact him for your legal needs.

  
Karen L. Tannheimer

Former Senior Vice President of Loan Servicing  
Quaker City Bank