

**A message from Bryce Fendall, Assistant Vice President Real Estate,
Wilshire Credit Corporation**

Wilshire Announces Top 10 REO Brokers of the Year

Dear Wilshire REO Broker Network:

I am pleased to announce the top 10 winners of the Wilshire Broker of the Year contest as announced at the 2009 REO Broker Conference, July 24, 2009 in Portland Oregon. The results were based on nearly 14,000 closed Wilshire REO transactions which occurred between July 2008 and July 2009 with the criteria primarily value accuracy driven, comparing the brokers Pre foreclosure and initial REO value to the final sales price. I congratulate each of the top 10 winners.

#10 Faith Rosselle, Washington DC

#9 Sid Manning, Glastonbury, CT

#8 Stacy Jones, Houston TX

#7 Erica Constantinesco, Las Vegas, NV

#6 Patrick Bartolic Newport Beach, CA

#5 Dawn Moyna, Miami, FL

#4 Jenette Cope, Lafayette, CA

#3 Randy Miller, Temecula, CA

#2 Bob Hellman, Lake Elsinore, CA

#1 Charles Karich, Glendora, CA

Charles received a beautiful crystal star trophy and a check for \$10,000 which he generously donated to Habitat for Humanity which brought the total raised at the conference to **\$540,000** for

charity. We are overwhelmed by the generosity of our broker network and the impact it will have on our communities. Thank you.

We appreciate the efforts of our entire broker network and encourage all brokers to continue to focus on delivering accurate values in this unsettled market and perhaps you will be selected as one of our top 10 brokers of the year in 2010.

The Wilshire REO Department thanks you for your professionalism and dedication and has adopted the theme of **Be the Best** for 2009. It is our desire to Go above and Beyond, Be Dependable, Be Consistent and Be Professional & Courteous

Sincerely,

Bryce Fendall, Real Estate Department

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