

April 23, 2003


Mr. Denis Pierce
Pierce & Associates, PC
18 S. Michigan Avenue, #1200
Chicago, IL 60603

Dear Denis:

As we announced in our April newsletter, your firm has been selected as one of Wells Fargo's top performing firms in foreclosure and bankruptcy for loans processed in 2002. In recognition of your performance, enclosed is a token of our appreciation that I hope you will proudly display in your office.

Again, thanks for your efforts. We look forward to an even better year in 2003!

Sincerely,



Scott Patterson
Assistant Vice President