



VAL C. STIEFEL
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March 9,2004

Jimmy Sutton
14231 Hilltop Way
Saratoga, CA 95070

RE: Facsimile Advertisement

Dear Mr. Sutton:

Thank you for your letter of March 2, 2004 and for bringing this matter to our attention.

Bridge Capital feels that facsimile advertising is ineffective, and only serves to annoy potential clients. Consequently, we do not conduct this type of activity, per published Bridge Capital policy. That is not to say that some other company may advertise in this fashion, and use our name when they feel that legal action is imminent. We buy leads from companies that sell such leads to hundreds of clients. We do not govern or direct them on how they generate those leads, and for that reason we have no liability with their acts.

Without even a copy of the faxes of which you make mention, we cannot identify from where they came, and therefore cannot offer a settlement at this time.

Regards,

A handwritten signature in black ink, appearing to read "V. Stiefel", is written over the typed name "Val C. Stiefel".

Val C. Stiefel

Lead 2124104



Fax

To: All Employees From: Tom Murphy

Re: New Loan Program Date: December/January

Urgent For Review Please Comment Please Reply Please Recycle

Please review!

I think you will find that this is the lowest mortgage rate available today.
 We have only \$15 million dollars available to lend specially designed for
 people with credit problems!



- Bankruptcy No Problem!
- Foreclosure No Problem!
- Bad Credit Is OK!
- Self-Employed OK!

Instant Phone Approval!

1.25 % - NO POINTS!*



800-819-5256

*Based on APR 4.880%. 30 year loan amortization.

**Subject to final lender approval and appraisal review.

To Be Removed From Our Database, Call Toll-Free At 800-658-8133.