



DEPARTMENT OF VETERANS AFFAIRS
Regional Loan Center
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Phoenix, AZ 85012-2402
Website: <http://www.vba.va.gov/phoenixlgy.htm>

September 16, 2005

In Reply Refer To: 345/263

Rex C. Anderson
15029 N. Thompson Peak Parkway
Scottsdale, AZ 85260-2223

Dear Mr. Anderson:

Please accept my appreciation for the bankruptcy training you provided for the staff at the Phoenix Regional Loan Center. Once again you exceeded our expectations with a polished presentation.

We enjoyed both the general review of the bankruptcy basics, as well as the focus on changes resulting from the 2005 Bankruptcy Act. Your presentation was particularly relevant in addressing the questions employees are raising on what impact these changes will have on the servicing and foreclosure of home loans.

I join my employees in saying thank you.

Sincerely,

Marti Varnum

MARTI VARNUM
Loan Administration Officer