



CS FIRST BOSTON

CS First Boston Corporation

55 East 52nd Street
New York, NY 10055-0186
Telephone 212 909 2000

December 12, 1996

Mr. Tom DeMercurio
FGB Realty Advisors
8282 South Memorial
Suite 200
Tulsa, OK 74133

Dear Tom:

I want to express our appreciation for FGB's service and success on the four portfolios which you have been servicing for us.

Your people are responsive, and effective. We had the opportunity to work with a broad cross section of your personnel and found them to be well-trained and result-oriented.

With regard to non-performing residential assets, you have an extraordinary team. As you are aware, we terminated the contracts of some of our other services to consolidate our files with FGB given the level of service you provided. You have undoubtedly provided results that we would not have been able to obtain without your servicing.

Again, thank you for an excellent job and for maintaining a top quality organization and your focus on our satisfaction. Please share my appreciation with the "CS First Boston" team.

Sincerely,

Thomas R. Arnold
Vice President