

February 19, 2009

**60 minutes**

Mr. Sandler,

I was shocked that a program with such a high reputation would air a story without showing (the public) the information you provided to Mr. Messick. I have read both letters and feel that you outlined as clearly as possible what World Savings was about.

I worked for World a little over 7 years. I began as a loan rep, moved over into underwriting and then eventually became a District then Region manager (at different times) on both the sales side and the underwriting side, so I feel that I am qualified to make a fair assessment of the overall loan process. If anything, we struggled with the loan restrictions because they were much more rigid than most lenders. Our LTVs were always the lowest in the industry and I believe we were the first to reduce our already low LTV limits in both California and Las Vegas because our leaders did clearly see what lie ahead.

I am thankful for the time that I had working for a wonderful company that was honest and cared about their customers. We had the best product in the industry and it is sad that we have been put in the same category with the other lenders that tried to copy our product.

My family thanks you each day for making sure that so many of your employees were taken care of as the result of your negotiations with Wachovia during the merger. You did then what you have always done for your employees.....put them first !!! It is a testament to your leadership that after a company no longer exists, and so many of your former employees were laid off, that almost 100% of them still feel it was the best company to work for and sadly know that we will never be able to find another "family" like this in our future.

I wish both you and Mrs. Sandler all the best.

Sincerely,

Andrea Thorp  
Former PROUD San Antonio World Savings Employee