

February 15, 2009

**World Savings**

To whom it may Concern,

I worked for World Savings for 10yrs(1997-2008). I have never worked for a company with such integrity. For many of my years with World, I worked in the Savings Division. My last position was Underwriting Manager in The Tama ROC. My husband was a mortgage broker at the time and we saw many companies cutting corners in the loan industry. World Savings was not one of those lenders. I feel very confident about the decisions we made in underwriting. The housing market and economy dumped overnight. Florida was one of the hardest hit markets. The economy has forced many people and companies out of business. People are forced to walk away from these houses. No one could of seen this coming at this magnitude. I have never worked for a company that had such compassion for their employees and their customers. Every decision was made to make sure they were provided the best service.

Karlee van der Kooy