Pacific American Mortgage Company
A Unit of Pacific Southwest Bank

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To Whom It May Concern:

I became acquainted with David Walden while working with him at our previous employer, Hinton Mortgage & Investment Co. From 1976 until 1988, David served as our Residential Production Manager. At the time of his employment, we were originating approximately $ 1 million per month in the Dallas market. At the time of his departure, we had enjoyed peak origination years of approximately $ 400 million, in 12 offices throughout Texas and Arizona.

David is an experienced professional mortgage banker, with exceptional skills in the following areas:

Recruiting and motivating highly talented and motivated loan originators

Organization and staffing of mortgage origination offices

The technical aspects of FHA, VA and conventional loan origination

Sales training

David has also led sales training seminars for Pacific American Mortgage. He is known in our markets as an experienced and capable loan production professional, with a high degree of integrity.

Without hesitation, I recommend David for any activity which utilizes his talents in these areas. Please feel free to contact me if I can provide any additional information. My phone number is 214-841-8811.

Yours very truly,

James E. Hinton
President