



The Mortgage Bankers Association  
c/o Shermer & Associates, Ltd.

October 5, 2002

Tim Gard  
Founder, Motivational Speaker  
Comic Visions

Dear Tim:

On behalf of the Mortgage Bankers Association of Pennsylvania, we want to thank you for joining us as our keynote speaker and workshop leader during our 11th Annual Keystone Conference. We, and everyone on the Board of Governors, appreciate all you did to ensure the success of our event.

This year's conference saw the successful inclusion of courses that fulfilled Pennsylvania's new requirements for continuing education for mortgage bankers and brokers. Our conference quality bar has been raised even farther, and you helped us reach the bar this year!

While last year's tragic events kept us waiting for you until this year, you were clearly worth the wait! You worked hard to provide a timely, informative keynote presentation as well as workshop. We received lots of positive feedback from a great number of the attendees on the conference in general, but more importantly, the individual educational sessions themselves. Session evaluation forms have been tabulated. If you would like a copy, please contact Susan Shermer at the number or e-mail address below.

Thank you again for your hard work.

Conference Coordinator

Conference Planner

Wow Tim!  
They loved you.  
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