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LAW OFFICES OF  
**MICHAEL E. RIPLEY**  
12520 HIGH BLUFF DRIVE  
SUITE 110  
SAN DIEGO, CALIFORNIA 92130

E-MAIL ADDRESS:  
mripleyesq@aol.com

Date

Name  
Address

**Re:**

Dear \_\_\_\_\_ (insert name of new client):

This will confirm that my office has been retained by you to go forward with loan modification work. In this regard, you were referred to my office by \_\_\_\_\_ (insert name of realtor) at \_\_\_\_\_ United Realty Group.

As you are likely aware, \_\_\_\_\_ (insert name of realtor) has displayed a high standard of integrity and business candor in referring you to my office. As you can appreciate, most realtors would attempt to persuade a prospective client to list their property with that realtor for sale, consider a short sale, or otherwise go forward with real estate-related issues for which the realtor would be involved and compensated. Here, it happened that \_\_\_\_\_ (insert name of realtor) considered what is best for you, above themselves, and that is how it happened you were referred to my office for loan modification.

I would encourage you to keep \_\_\_\_\_ (insert realtor's name) business card handy, and strongly encourage you to use him/her for you future real estate needs, and for the real estate needs of any friends or family you may have who are in a similar situation.

Sincerely,

Michael E. Ripley