First Pacific Financial

Bill Jeffreys
First Pacific Financial
1111 Benfield Blvd
Millersville MD 21108

February 26, 2002

Ms Lori Trautwine
1324 27Th Street
Washington DC

Dear Ms Trautwine

This will confirm our conversations of the past few weeks. The purchase price of the house at 1324 27Th street was $240,000. An appraisal was obtained by the lender which permitted placement of a loan for 95% of the purchase price.

I understand that you have since learned that the rear side walls of the property must be replaced. Unfortunately, there is not sufficient additional equity in the house to justify a loan for such work.

We further understand that you wish to build an addition of approximately 200 square feet at a cost of $100,000 to $125,000 . Although another appraisal would have to be obtained, It seems likely that the addition would add sufficient living space to the house that the property could be refinanced to include the original mortgage and the cost of the additional work.

Please call me with any questions that you may have.

Sincerely

Bill Jeffreys
410-729-4000

#51

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Board of Zoning Adjustment
District of Columbia
CASE NO.16810
EXHIBIT NO.51