



Crane Real Estate®

Your Realtors for Life...
Putting Your Needs First Since 1977!

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- [FREE CD-INVEST IN RE in IRA's](#)
- [Info On Buying RE in Your IRA](#)
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- [About Nate](#)
- [Mortgage Calculator](#)
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- [Vacation Spots](#)

Crane Real Estate®

Crane Real Estate
Serving Southern California Since 1977

Office 714 871-8100
Cell 714 457-3436
DRE Lic # 00794403
Tom@cranerealestate.com

Residential & Investment Real Estate Brokerage
1965 East Chapman Avenue
Fullerton, CA 92831

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- Tom Has Been a Full Time Professional REALTOR® Since 1980, Specializing in Sales and Marketing of Homes and Apartment Buildings in Southern California. With the Experience of Closing Over 675 homes in His Career, His Expertise is Invaluable.**
- Tom Uses His Experience as a Certified Financial Planner® to Integrate Real Estate into His Client's Financial Plan, Including Investing in Individually Owned Real Estate Inside Their Retirement Plans.**
- He and His Staff and Agents are Absolutely Committed to the Highest Level of Real Estate Service.**
- 1031 Exchange Specialist since 1980. Offering experience in Exchanging Investment Properties.**



Google Search

WWW www.cranerealestate.com

THOMAS C. SANTORO, CFP®

**CRANE REAL ESTATE
REAL ESTATE BROKERAGE**

THOMAS C. SANTORO, CFP®
Real Estate Consultant and
Certified Financial Planner™

CRANE REAL ESTATE
Residential & Investment Real Estate Brokerage
1965 E Chapman Ave., Fullerton, CA 92831
Telephone: (714) 871-8100 Fax: (866) 238-5464
Tom@CraneRealEstate.com

Education: California State University Fullerton
Bachelor of Arts in Business Administration -
(Concentration in Finance/Real Estate)
College for Financial Planning, Denver, Colorado
Certified Financial Planner™ - CFP® designation
University of Rhode Island, Providence, Rhode Island -
(Graduate - Insurance Institute)

**Appointments/
Honors:** Past Board of Director of So Cal Multiple Listing Service
Financial Management Association National Honor Society
Golden Key National Honor Society
Who's Who in California

Professional Affiliations: National Association of Realtors®
California Association of Realtors®
Pacific West Association of Realtors®

Employment History: 1981-Present: Manager of Crane Real Estate, Fullerton
Responsible for Residential and Residential Income Property
Brokerage Services and Property Management.
Owner since January 1, 2005.

1980 Century 21 Real Estate, Huntington Beach, California
Real Estate Agent, responsible for real estate investment sales

1977-1979 Thomas D. Santoro Insurance Inc., Westerly, Rhode Island
Owner and Broker, responsible for overseeing all insurance services

**Current Licenses/
Designations:** Real Estate Broker: August 12, 2002 - Present
Certified Financial Planner - CFP®: 1983 – Present
Notary Public: 1981 – Present

Previous Licenses: Real Estate Sales Person – California: 1980-2002
Life and Disability Insurance Agent – California: 1983-1989
Stockbroker: 1984-1989
Property and Casualty Insurance Broker - Rhode Island: 1978-1979
Property and Casualty Insurance Solicitor - Rhode Island: 1977-1978

THOMAS C. SANTORO, CFP®

Real Estate Consultant and
Certified Financial Planner™

CRANE REAL ESTATE

Residential & Investment Real Estate Brokerage

1965 E Chapman Ave., Fullerton, CA 92831

Telephone: (714) 871-8100 Fax: (866) 238-5464

Tom@CraneRealEstate.com

References:

Richard and Lillian Bishop
2113 Fremont Avenue
Placentia, CA 90870
(714) 524-8253

Chris and Tanya Loumakis
601 W. Las Palmas Dr.
Fullerton, CA 92835
(714) 822-5964

Kip Grossman
31886 Sunset Avenue
Laguna Beach, CA 92677
(714) 609-1182

Drs. Eric Wong and Elizabeth Pak
7117 Brighton Circle
Orange, CA 92869
(714) 538-6505

Carl and Jeanette McKinley
6255 Cannery Court
Yorba Linda, CA 92886
(714) 779-5541

Mitchell and Cathy Zehner
4633 Roxbury
Corona Del Mar, CA 92625
(714) 390-9794

Hobbies & Interests:

Having fun with family
Reading
Sailing
Snow Skiing
Racing

**LICENSES, AWARDS
& DESIGNATIONS**

IDENTIFICATION NUMBER

00794403

TYPE

SALESPERSON

ISSUANCE DATE

08/13/80

EXPIRATION DATE

08/12/84

STATE OF CALIFORNIA
DEPARTMENT OF REAL ESTATE

FOLD

LICENSEE NAME AND MAILING ADDRESS

SANTORO, THOMAS CATALDO
9022 BOBBIE CIR
HUNTINGTON BEACH CA 92646

POCKET IDENTIFICATION CARD
NOT A VALID LICENSE

80227-0341

STATE OF CALIFORNIA

Bureau of Real Estate
Real Estate MATTERS!

Licensee
Thomas C Santoro

ID Number Types
00794403 Broker
Officer

SIGNATURE

Valid Through
Broker: August 11, 2018
Officer: January 18, 2017

1454607

Tom Santoro and The Crane Real Estate Team



SIX-YEAR WINNER

*Your Real Estate
Agents for Life*

Left to right: Back row: Steven B. Hehn, Broker, MBA; Six-Year Winner Thomas C. Santoro, Broker, CFP®; Nathan M. Allen, Broker
Front row: Corey Walker; Beth Ann Taylor

Since 1977, Crane Real Estate has provided its clients with the absolute highest-quality representation available. Tom Santoro has been at the helm since 1981. Nate, Steven, Corey and Beth Ann also bring their expertise, experience, ethics, education and enthusiasm for a true team approach. Dedication to serving clients and assisting them in achieving their short-, medium- and long-term goals are their trademarks.

Here's what some of their clients said:

"Thank you for an extraordinary performance in selling our home. You are a true professional." — M.Z.

"Thank you for all the hard work, time and effort you put into helping us purchase our first home." — A.L.C. and R.C.

"The sale of our house is the fourth real estate transaction we've had with you, and they have all exceeded my expectations. Your professionalism and attention to details made the sale go smoothly

and quickly. Your analysis of comparable homes in the area and your insight into future market trends yielded a sale price beyond our expectations. Your knowledge of potential problems and getting them resolved quickly made the sale and escrow go smoothly." — G.M. and D.M.

"We have definitely achieved our investment goals, thanks to you. Thank you so much for making our retirement years the best times of our life." — R.C.B. and L.B.

"We want to thank you for the enthusiastic, professional and highly expert guidance you afforded us in the recent purchase of our new home. Your quick action, on very short notice, helped us gain the nod over two other qualified buyers. Moreover, your great advice and availability throughout the process gave us a strong advantage in working with the seller's broker, our mortgage lender, appraisers, property inspectors and escrow." — C.L. and T.L.



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tom@cranerealestate.com | www.cranerealestate.com

CaIBRE 01473872

Your Real Estate Agents for Life



2015 Orange County Five Star Real Estate Agents

Five Star Professional partnered with *Orange Coast* magazine to identify real estate, mortgage and insurance professionals in the Orange County area who deliver outstanding service and client satisfaction. The Five Star Professional research team contacted thousands of recent homebuyers, as well as other consumers. Clients may also submit evaluations online. Phone, mail and online respondents rated their service professional on criteria such as overall satisfaction and whether they would recommend the provider to a friend. The research methodology allows no more than 7 percent of professionals in each category to receive the award. This year's winners are listed and profiled in the following pages (see each award winner's listing for more details).

Research Disclosures

- Five Star Professional surveyed Orange County-area residents who purchased a home priced at more than \$150,000 within a nine-month period (May 2014 to February 2015). The final list of 2015 Orange County Five Star Real Estate Agents is a select group, representing less than 3 percent of real estate agents in the area. Evaluations were collected by mail, phone and online at www.fivestarprofessional.com/homesurvey.
- The 2015 Five Star Real Estate Agents, Mortgage Professionals and Home/Auto Insurance Professionals do not pay a fee to be included in the research or the final list.
- Each professional is screened against state governing bodies to verify that licenses are current, and no disciplinary actions are pending.
- The inclusion of a real estate agent, mortgage professional or insurance professional on the final lists should not be construed as an endorsement by Five Star Professional or *Orange Coast* magazine.
- The research process incorporates a statistically valid sample in order to identify the professionals in the local market who score highest in overall satisfaction. These professionals are not included on the list unless their score is statistically valid.

For more information on the Five Star award and the research/selection methodology, go to www.fivestarprofessional.com.

Know a great home professional?

To nominate an outstanding home professional for *next year's* award, go to www.fivestarprofessional.com.

Determination of Award Winners

Professionals who satisfied each of the following objective criteria were named a 2015 Orange County Five Star Real Estate Agent, Five Star Mortgage Professional or Five Star Home/Auto Insurance Professional:

1. Received a qualifying client satisfaction rating.
2. Satisfied the applicable state licensing requirements.
3. Actively employed as a licensed professional for a minimum of three years.
4. Favorable regulatory and complaint history review.
5. Satisfied minimum client volume or production on a one-year and three-year basis (number and volume of transactions or number of client households served).

Find us online:

F: [Facebook.com/FiveStarProfessional](https://www.facebook.com/FiveStarProfessional)
T: [Twitter.com/FiveStarPros](https://twitter.com/FiveStarPros)
www.fivestarprofessional.com

THE INSTITUTE OF
CERTIFIED
FINANCIAL
PLANNERS

recognizes that

Thomas C. Santoro, CFP

has attained the designation of

Certified Financial Planner

and has fulfilled all requirements for membership

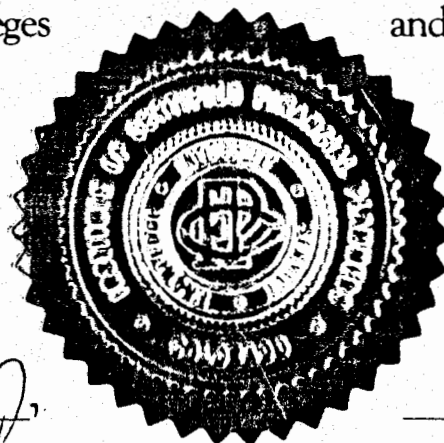
as of *November 1983*

and is pleased to welcome this Certified Financial Planner

as a MEMBER of

THE INSTITUTE OF CERTIFIED FINANCIAL PLANNERS

with all the rights, privileges and responsibilities thereof.



F. Kemp Fain, Jr.
President

Levon J. Walker
Secretary

Continuing education requirements have been met for 1982.



CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

February 3, 2016

ID: 2850

Mr. Thomas C. Santoro, CFP®
Crane Real Estate
1965 E Chapman Ave
Fullerton CA 92831-4104



Dear Mr. Thomas C. Santoro:

Thank you for paying your annual certification fee. Being a CERTIFIED FINANCIAL PLANNER™ professional sets you and more than 73,000 of your colleagues apart. CFP® professionals are an elite group of financial planning professionals that set the standard for ethical and competent personal financial planning.

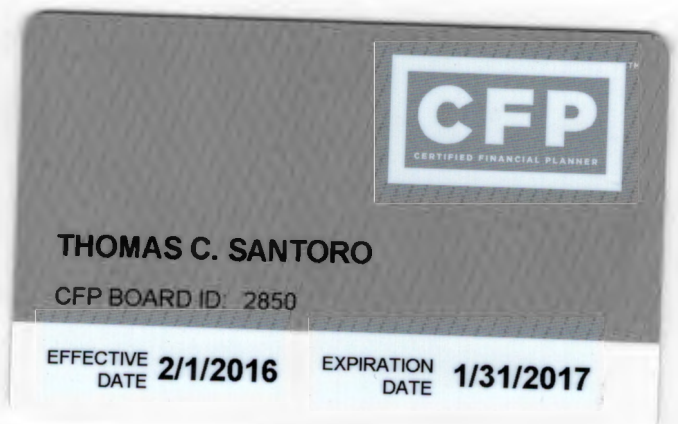
The attached CFP Board ID card is valid through 1/31/2017. Your CFP Board ID number is your unique identifier as a CFP® professional, so please keep this ID number handy as you will need it when communicating with CFP Board.

If you have any questions moving forward, do not hesitate to call us at 866-894-6697 or e-mail us at renewal@CFPBoard.org. For the latest on the Public Awareness Campaign and to take advantage of toolkit resources available for your use, please go to www.CFP.net/toolkit.

Thank you for keeping your certification up to date.

Sincerely,

Kevin R. Keller, CAE
Chief Executive Officer



2009 INDEPENDENT SURVEY

TO FIND THE BEST IN
CLIENT SATISFACTION

Meet the Best

Personal Wealth Managers
in the Orange County Area



ANNOUNCING: Orange County's 2009 FIVE STAR Wealth Managers

We surveyed consumers, financial service professionals and our subscribers to find the best in client satisfaction wealth managers in the Orange County area. Here they are.

Well over half of the consumer responses in the Orange County area indicated it is difficult to find a wealth manager they trust and rely on¹. Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers are financial advisors, life insurance agents, accountants, tax advisors, attorneys, bankers, etc.

With so many wealth managers to choose from, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Orange Coast* magazine can help. The magazine recently formed a partnership with Crescendo Business Services, an independent research firm, to find out which wealth managers successfully fulfilled key client satisfaction criteria and overall scored the highest in client satisfaction.

The Selection Process

In August, Crescendo surveyed by mail and phone 44,000 high-net-worth residents of the Orange County area and subscribers to *Orange Coast* magazine. An additional 6,200 surveys were sent to leaders of financial service industry companies.

On the surveys, recipients were asked to evaluate only wealth managers whom they knew through personal experience, and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale service, quality of recommendations and overall satisfaction.

Only original surveys—no copies—returned in their specially designed envelopes were accepted as valid. By September, stacks

of surveys had arrived and Crescendo began carefully scoring each wealth manager. Both positive and negative evaluations were included in the scoring. Only wealth managers with five years of experience in the financial services industry were considered.

Next, each wealth manager was reviewed for regulatory actions, civil judicial actions and customer complaints as reported by FINRA (the Financial Industry Regulatory Authority) and other regulatory agencies.

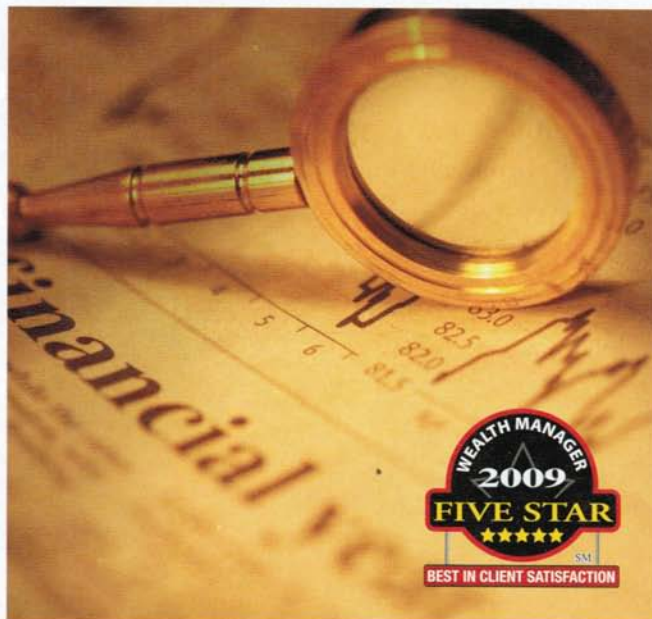
Then, before finalizing the list, wealth managers were reviewed by a blue-ribbon panel. The blue-ribbon panel was composed of individuals from within the financial services industry. Although panelist comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

Best in Client Satisfaction

The resulting list of 2009 FIVE STAR Wealth Managers represents those wealth managers, of those evaluated, in the Orange County area, who scored highest in client satisfaction. These wealth managers represent fewer than 3 percent of the wealth managers in the Orange County area. Only 187 of the top-scoring wealth managers made this year's list. To make the list more user-friendly, wealth managers have been grouped based upon their primary financial service. Each wealth manager has also listed up to three additional financial services that they provide their clients.

Although this list will certainly be a useful tool for anyone looking for help in managing their financial world or implementing aspects of their financial strategies, it should not be considered exhaustive. Undoubtedly, there

are many other excellent wealth managers who, for one reason or another, are not on this year's list.



RESEARCH DECLARATIONS:

As with any research or recognition program, it is important that we provide you the following declarations:

- The 2009 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR: Best in Client Satisfaction Wealth Managers.
- The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative of any one client's evaluation.
- The FIVE STAR Award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the FIVE STAR Wealth Manager list should not be construed as an endorsement of the wealth manager by Crescendo Business Services or *Orange Coast* magazine.
- Working with a FIVE STAR Wealth Manager or any wealth manager is no guarantee as to future investment success nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Crescendo in the future.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarpromotional.com/wmresearch.

¹ 2008 Consumer Survey, Quantitative Market Intelligence



THOMAS C. SANTORO

Crane Real Estate
1965 E Chapman Ave.
Fullerton, CA 92831

Phone: (714) 871-8100

Tom@CraneRealEstate.com

www.CraneRealEstate.com

Areas of Focus: Real Estate

Investments, Tax Minimization

Designations: Real Estate Broker, CFP

Did you know you could profit by investing in real estate inside your retirement plan? This is one of Tom's many fields of real estate expertise. He has served Orange County's real estate needs since 1980.

The Trustees of
The California State University
on recommendation of the faculty of
California State University, Fullerton

have conferred upon

Thomas C. Santoro

the degree of

Bachelor of Arts

with a major in Business Administration

with all the rights and privileges pertaining thereto

Given at Fullerton, this twenty-first day of August, nineteen hundred eighty-seven.

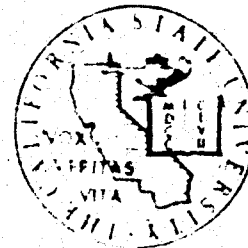


George Sauterjian
Governor of California and President of the Trustees

[Signature]
Chairman of the Board of Trustees

W Ann Reynolds
Chancellor of The California State University

Jewel Phemmer Cobb
President of the University



CLIENT LETTERS

Dear Tom,

Thank you so much for going through this journey of purchasing our first home with us. We could not have done it without you. Thank you for your patience, your advice, & your great attention to detail. Thank you for adding pounds to our lives with the wonderful dinners. 😊 We will look forward to working with you again.

Sincerely,
Eric Ng & Karen Alfonso

Dear Tom Santoro and Crane Real Estate,

Duncan and I can't possibly put in to words how amazing our home buying process was. I will attempt to start at the beginning.

We were referred to Tom Santoro by our financial planner, Don Crane. We didn't really know if we would be able to buy something right away but we wanted to feel out the market. Before talking to Tom, we took all of our documents over to Thrive Financial and worked with Steve Stearns. Steve was confident that we could afford to buy a house in the areas that we wanted. So I guess it was time to call Tom!

Right away, Tom was eager to help and answered all of my "How does this work" questions. He didn't mind spending hours on the phone and answering my questions via email. Within a few days, we had a date set up to go house shopping.

Sunday morning we met at the first house. Tom gave us a few pointers and off we went. The first house was a big no. The second house, Duncan loved but I hated. It was a "Property Brothers" complete renovation needed house. We left our car here and all piled in to Tom's car. Around the corner from house 2 there were some open house signs. We decided to check it out. Right away, I fell in love. Duncan was more timid because of the price. Needless to say, we both ranked the house at a 9/10. On we went to look at 9 more houses in that day. We were on the phone, we were chatting and laughing, and before you knew it, the day was done. We left saying that we wished we could afford the house that we loved.

That night Duncan and I talked about how we might be able to push our budget a bit to get the house. We called Tom the next morning. We spent all of Monday talking with Tom and Steve at Thrive financial about how we were going to make this work. We put in an offer on Tuesday. We were in shock. Did we really want this? Could we afford it? What would we do if they accepted?

Friday morning we finally heard from the seller that we got the house! So began the whirlwind of escrow. Throughout the entire process Tom was there to answer questions and to tell us to hold on and calm down. I will admit that I had a few break downs and stressful moments. Tom was helpful through every step. He made sure that we were asking the right questions and accompanied us through all steps of the process. My favorite moment was when I called Tom to ask if we needed to buy Home Warranty Insurance and he replied with "you already have it, we asked for it in the offer".

Needless to say, the entire process from the first phone call to Crane Real Estate to the day we got our keys was a complete whirlwind. But we never felt like it was out of control. Everyone in our life from our parents to our best friends couldn't believe it when we said "we bought a house and we move next weekend!" The responses we got were "wow, that was fast!" and "we had no idea you were buying a house!". Tom and his team really made the process seem like anyone could do it.

Thank you Tom! We hope to never move but if we do, we will be calling you! We tell anyone who will listen how great you were to work with!

With Love,
Duncan and Katie Cox

Ps. We finally went to Capone's for our anniversary! We got the seafood appetizer per your recommendation and it was delicious! The entire meal was to die for! We can't wait to try out the Black Trumpet next!

Making the decision to sell our family home was very difficult for us. Those four walls held so many fond memories of family, friends, and special occasions. Tom Santoro was sensitive to our needs as helped guide us through selling process and found us the perfect buyers to make it a family home once again in which to build their own memories. Tom and his staff patiently guided us through the arduous amounts of paperwork and decisions that had to be made. Their promptness in returning phone calls and emails made us feel that all our questions and concerns were important to them. I would not hesitate to recommend Tom Santoro to anyone interested in buying or selling a home. He demonstrates expertise and integrity in his chosen profession.

Sincerely,
June Schroeder

5591 Club View Drive
Yorba Linda, CA 92886
May 9th, 2014

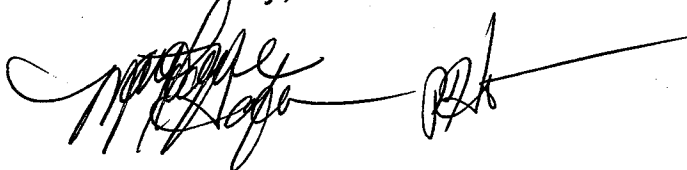
Mr. Thomas C. Santoro, CFP
Crane Real Estate
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom,

Peter and I would like to thank you for your assistance in helping us purchase our home in Yorba Linda. Your local real estate knowledge and attention to detail was invaluable starting with the home viewing selections through to the offer, inspection and closing processes. Your excellent follow-through on all our inquiries and your continual availability and flexibility always made us feel as if we were your top priority.

We really appreciated your professionalism and motivation to help us find the home of our dreams. We are thankful to have worked with you and we would not hesitate to recommend your services to anyone who is looking for an excellent and personable realtor.

Yours truly,

Handwritten signatures of Marjolaine and Peter Hafermann. The signature on the left is Marjolaine's, and the signature on the right is Peter's. Both are written in black ink.

Marjolaine and Peter Hafermann

December 4, 2013

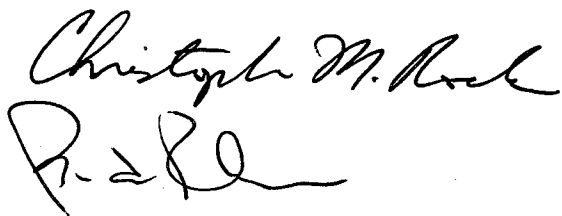
To Whom It May Concern:

We would like to highly recommend Tom Santoro to anyone looking for an exceptional Real Estate Broker. We are truly grateful and appreciative for all he has done for us in our recent home purchase. Tom goes above and beyond what a typical Realtor would do. As first time home buyers, Tom walked us through all aspects of home buying. He always explained everything to us in easy to understand terms. He cares about people, and it shows. It is obvious that he possesses a vast knowledge of real estate, absolutely an expert, with 30+ years. He's extremely attuned to the real estate market. He goes out of his way to accommodate your needs. Tom is a detail oriented, organized, ethical Realtor, which definitely sets him apart from others in his field.

We would absolutely work with Tom again in any future real estate dealings. In the buying or selling of real estate, we would highly recommend Tom Santoro without any hesitation at all.

Please feel free to contact us for further information.

Sincerely,

Handwritten signature of Christopher M. Roche in black ink.

Christopher Roche

Brenda Roche

(714) 917-9409

June 6, 2013

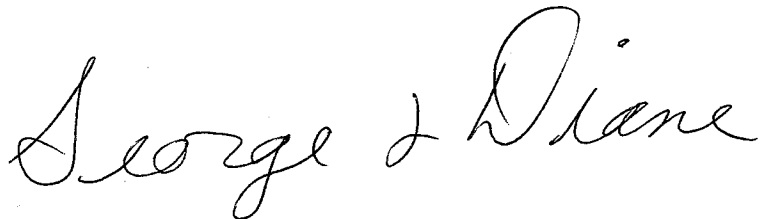
Dear Tom,

We wanted to tell you how much we enjoyed dealing with you again. The sale of our Cypress house is the forth real estate transaction we've had with you and they have all exceeded my expectations. Your professionalism and attention to details made the sale go smoothly and quickly.

Your analysis of comparable homes in the area and your insight into future market trends yielded a sale price beyond our expectations. Your knowledge of potential problems and getting them resolved quickly made the sale and escrow go smoothly.

Looking forward to dealing with you in the future.

Thanks, George and Diane Martin

A handwritten signature in cursive script that reads "George & Diane". The signature is written in black ink and is positioned below the typed names.

November 26, 2012



Crane Real Estate
1965 E. Chapman Avenue
Fullerton, CA 92831

Re: Tom Santoro

To Whom It May Concern:

In my professional career I have come in contact with a multitude of individuals that claim or aspire to be "the best in their respective professions." I have played golf with someone who was the #1 player in the world at one time and had a personal audience with Arnold Palmer. Needless to say, I was impressed in both of those situations. However, I am not impressed easily these days but when I am impressed, I take note as it is a special person who has crossed my path.

Little did my wife and I know that when we set out to sell our triplex this year that we would enter "real estate hell" with both that sale and the ensuing purchase of income property to realize the 1031 exchange. Neither did Tom Santoro, an individual whom we had never met, who was recommended by our property manager.

Each of us in our professional lives is dealt problems of different magnitude. It is how we deal with those problems that basically define us and either set us apart or put us in with the masses. Tom Santoro sets the bar very high and refuses to go underneath it.

I will not bore you with the problems that surrounded both the sale of the triplex and purchase of the townhouse. I will say that even a seasoned veteran would have thrown in the towel in both situations.

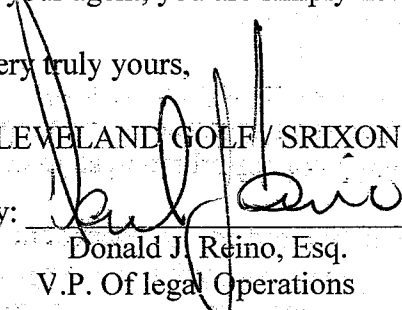
Not only did the efforts of Tom Santoro and Tom Santoro alone, end both transactions successfully, but ended them both to our financial advantage.

Professionalism, integrity, communication. Those are the three words that describe Tom.

If you are remotely considering buying or purchasing real estate, and do not enlist Tom Santoro as your agent, you are simply not as smart as you think you are.

Very truly yours,

CLEVELAND GOLF / SRIXON

By: 
Donald J. Reino, Esq.
V.P. Of legal Operations

DJR/rmb

1502 Village Center Dr.
Medford, Or, 97504
Tel 541 857 6169
Oct. 29, 2012

Tom Santoro
Crane Real Estate
1965 E. Chapman Ave.
Fullerton, CA

Dear Tom,

Thank you for calling a few days ago, it was typical of you, a caring person. However, I also want you to know how much I respect and appreciate what a good job you did in selling my house.

I think from time to time I expected a lot from you, being the former Professor of Real Estate that I am, but you met all my expectations, and more. We certainly had some "trying" events occur, and in each case you did what seemed to me to be the right thing – you used patience and good sense.

Some day let's hope we can meet and enjoy sharing life's good times. And if ever I can put in a good word for you, I will.

Regards,

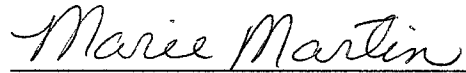

Robert Plattner

September 6, 2012

Dear Mr. Thomas Santoro,

Thank you, and your staff, for the professional way you handled the sale of my Downey house. It was a difficult task in a bad housing market and you made it happen.

You assessed my house and the local market and recommended a reasonable price. You handled the listing, sale and escrow expediently and in an ethical manner. You systematically monitored all phases of escrow to expedite the closing. I appreciate that you kept me informed during this entire process. I would not hesitate to recommend you for any real estate transaction.


Marie Martin

Marie Martin

Anaheim, Ca.
March 1, 2012.

Tom Santoro
Crane Real Estate
1965 E. Chapman Ave.
Fullerton , Ca. 92631,

RE: Sale of Oakhaven Anaheim residence.

Dear Tom,

I really appreciate Your professionalism and tenacious effort in selling my parents residence, especially during a down market as well as getting top Dollar for the property. The sale was also completed in 40 plus days which allowed me to fulfill my trustee obligation very quickly.

I will without hesitation refer Tom Santoro Crane Real Estate at every opportunity.

Thank You for the generous diner gift certificate.

Sincerely,



Otto Larsen

December 15, 2011

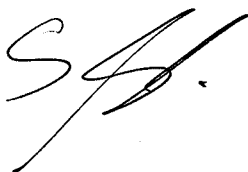
To whom it may concern,

I am very comfortable providing my **highest recommendation** for anyone interested in using Thomas Santoro as their Real Estate Agent. In my dealing with Tom beginning in early 2011 to eventually having him help and lead my purchase of a home in October 2011 I found him to be:

- Highly professional – and clearly being someone who takes great pride in his profession as a full time avocation (versus a hobby) ...
- With Tom's financial background he brings added dimensions to looking for property that other professionals may lack ...
- Analytical – Tom always looked at things with a pragmatic eye and research based on facts and supporting data ...
- Balanced – he never got too high or too low on any one opportunity and kept focused on getting a fair deal for any properties we looked at ... Even when we liked a property he always made sure to point out the pros and cons from his perspective ...
- Market knowledge – Tom had a keen understanding of the market and where the values were and where they were not ...
- Even after being in contract he continued to highlight other properties to keep me abreast of the market ... never resting on a closed-deal ...
- Took great care of the closing process and all the complexities involved in buying a home with an LLC and within a Trust account ...
- Stayed focused on "why" we were buying and "when" we wanted to buy He understood what my family was looking for in a home (short term and long term) ...

Lastly, even after the closing Tom could be relied on to assist when needed and help out. As stated, Tom brings added dimensions to the real estate buying experience that **those who choose him as their agent will be well served by.**

Stephen Gerard
140 Crescent Bay Drive
Laguna Beach, CA



3416 Santa Clara Way

Carlsbad, CA 92008

September 8, 2010

Crane Real Estate

Tom Santoro

1965 E. Chapman Ave

Fullerton, CA 92831

Dear Tom:

I want to personally thank you for handling this entire transaction of buying my real estate property in my self-directed IRA. After reading a book on self-directed IRAs and talking with a few CPAs who have done it themselves, I wanted to move some money from the volatile stock market and put it into real estate.

I didn't think I could afford to buy another real estate property this year and realized that by pulling some money from my Traditional IRA, I could not only buy a property at a greatly reduced amount (buying a foreclosure), I was able to diversify my portfolio by moving some money out of the stock market.

Although I do like investing in the stock market, it has become very volatile and real estate will help me even things out a bit. Thank you so much for all of your hard work, diligence and attention to the many details as this investment will be a long-term hold and I do appreciate your help with it.

Gratefully yours,

A handwritten signature in black ink, appearing to read "Greg Zehner", written in a cursive style.

Greg Zehner

March 27, 2010

Thomas C. Santoro
Crane Real Estate
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom:

I wanted to write this letter to thank you for the outstanding service and work you gave my sister and I in the sale of our Dad's property on Rosehedge Drive in Fullerton. Not only did you bring your own longtime clients to look at our Dad's house, but you did a great job of representing both them and us in the eventual sale of the property. You were fair to both parties in this transaction, pointing out with extreme professionalism, the pros and cons of what we were facing with this property, which had some deferred maintenance issues.

You were able to work well with both the buyer and the sellers despite having many challenges in terms of repairs on the property, with the added final challenge of extremely intense rainstorms when we were trying to fix the drainage situation on the property. You did an amazing job of staying on top of the contractors, and diligently communicating with all concerned to make sure we stayed on track to meet all of the deadlines for escrow, and the attendant mounds of paperwork that needed signing to proceed with the sale.

You were also extremely knowledgeable about the local properties and their values, and did a good job again of working with both the buyers and the sellers to come up with a fair price for all concerned. I have personally bought six properties in my lifetime thus far, and I would rank you as the most hands on, emotionally supportive, knowledgeable, and professional realtor I've had the pleasure to work with. (And that's saying something because I have a realtor here in Colorado I just love!)

You went the extra distance to deal with us well, despite our grief and loss, and helped us clearly with the complex matters of tight time frames, sisters who lived in different states, etc. and managed to keep us in the loop in communicating what was needed when. Your office staff was always very professional, patient and friendly as well.

I would **highly recommend** you to anyone looking for a great realtor and person to work with through the sometimes complex and challenging process of selling and/or buying a property. Please feel free to use me as a reference and again I am so very grateful for all that you were able to do in this transaction for my sister and I.

Sincerely,



Laurel E. Alexander

TEJAS MEHTA
CERTIFIED PUBLIC ACCOUNTANT

Glenoaks Business Center
780 North Euclid Street
Suite 107
Anaheim, California 92801

Telephone : (714) 491-4000
Facsimile : (714) 491-4001
Email : TejasMehta@aol.com
Web: www.TejasMehta.com

October 7, 2009

Tom Santoro
Crane Real Estate
1965 E Chapman Ave.
Fullerton, CA 92831

Re: Purchase of our residence

Dear Tom,

Thanks for helping us buy our home!

We appreciate everything you did for us and the long hours you put in. You are definitely very hard working and knowledgeable about real estate transactions so we felt very comfortable working with you.

If you have any questions, please feel free to contact me.

Very truly yours,



Tejas Mehta

R & L

June 9, 2008

To Whom It May Concern:

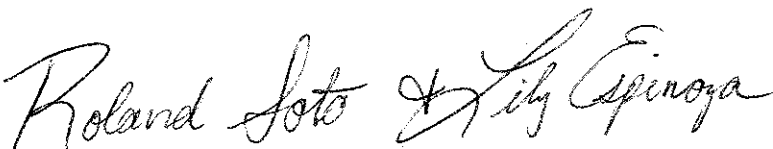
We highly recommend Tom Santoro as a real estate agent. He helped us with the purchase of our very first home and, as first time home buyers, he explained every step, form, and process along the way in simple terms and using scenarios we can both understand. Tom made the experience truly wonderful in many ways.

When "house hunting", Tom made the search manageable by designing a web page with a search to fit our own personal property preferences. When it came to scheduling a time to go see the selected properties, he was always very accommodating to our schedules making us feel as if we were his only clients. Tom was always quick to provide excellent suggestions and point out several factors to consider before making an offer.

When it came to submitting an offer, Tom was extremely diligent in all aspects - the necessary paperwork and loan pre-approvals. He always provided details and explanations for all forms. During escrow, Tom was in constant communication with everyone. He made sure that escrow was on track and was meticulous about the accuracy of all documents.

I can honestly state that if it wasn't for Tom's vast knowledge, expertise, and diligence, we would not have our new wonderful home. His work ethics and commitment are beyond compare. No other real estate agent is as committed, honest, and delightful as Tom.

Sincerely,

A handwritten signature in cursive script that reads "Roland Soto & Lily Espinoza". The signature is written in black ink and is positioned above the printed names.

Roland Soto and Lily Espinoza

January 16, 2008

Crane Real Estate
Attention: Tom Santoro
1965 E. Chapman Ave.
Fullerton, CA 92831

Dear Tom:

Richard and I just wanted to thank you for all the hard work, time, and effort you put in to helping us purchase our first home.

You helped us narrow down our preferences and you encouraged us to continue forward when we got discouraged about the possibilities in our price range. In the end, you helped find us a home in an even better area than we'd been looking in and we love our new home in Brea! We are ecstatic and we just can't wait to move in!

You have become part of the family and we hope to keep in touch for years to come. In fact, as soon as we get settled, you'll be sure to be invited to our first barbeque.

Our experience buying our first home was so positive. We will absolutely recommend you to any of our friends and/or family that are looking for real estate.

Thanks again!

Best Wishes,



Alysha Loumakis-Calderon and Richard Calderon



Voit

Commercial Brokerage

July 31, 2007

Thomas C. Santoro
Crane Real Estate
1965 E. Chapman Ave.
Fullerton, CA 92831

One of The Voit Companies

ANAHEIM METRO OFFICE

3500 W. Orangewood Ave.
Orange, California
92868-1642

MAILING ADDRESS

P. O. Box 66003
Anaheim, California
92816-6003

Tel (714) 978-7880
Fax (714) 978-9431

Offices throughout Southern California

RE:

Property: 21650 Waterford Drive, Yorba Linda, California

Dear Tom:

I would like to thank you formally for an extraordinary performance in selling our home. Your diligence and efforts secured a buyer for our home in a market that is currently very challenging.

You are a true professional, clearly in a league of your own. You conduct your business in the utmost ethical, organized and professional manner. Your weekly followup with summaries, strategies and recommendations is outstanding.

Having spent 22 years in the commercial real estate business, I never worked with an agent who possesses the skills, knowledge and follow through that you perform on a daily basis.

It would be my pleasure to make any referral calls to any of your prospects. In my opinion, there is no one better for the job than Tom Santoro.

Respectfully,

Mitch Zehner
MZehner@voitco.com
714/935-2307

H:\Zehner\Waterford21650\santorothankyou.wpd\spc



Domestic Offices: Anaheim, Atlanta, Baltimore, Boca Raton, Boston, Bridgeport, Burlington, Chatham, Charlotte, Chevy Chase, Chicago, Chula Vista, Cincinnati, Dallas, Dayton, Denver, Franklin Lakes, Harriman, Houston, Indianapolis, Irvine, Kansas City, Las Vegas, Los Angeles, Memphis, Miami, Minneapolis, New York City, New Haven, Orlando, Philadelphia, Pittsburgh, Princeton, Richmond, San Diego, San Jose, St. Louis, Tysons Corner, Washington, DC, Woodland Hills, International Offices: Barcelona, Bath, Berlin, Birmingham, Bristol, Brussels, Cardiff, Chemnitz, Dresden, Edinburgh, Exeter, Hamburg, Hong Kong, Leeds, Leipzig, Lille, London, Manchester, Paris, Rome, Southampton, Sydney, Toronto, Vancouver, Vienna, Zurich

November 16,2006

Ronald A. Munoz
39664 Oak Glen Rd.
Fawnskin, California 92333-0302

Tom Santoro & Beth Taylor
Crane Real Estate
1965 E. Chapman Avenue
Fullerton, Ca. 92631

RE: Sale of 2541 Almond Ave. Orange, Ca.92869

Dear Tom and Beth,

I just wanted to say thank you , thank you, for all the hard work that you, and Beth, have done in completing the sale of 2541 Almond. You both worked in a professional manner during the term of the sale, making every effort to achieve the best results for the Wells and myself. The effort that you have provided in completing the sale of Almond, is why I have chosen to remain a client of Crane Real Estate for over 20 years. The real estate market at this time, has not been the best of times, so the extra work you provided made the difference, in selling the apartment.

I really appreciated your effort to contact me whenever there was an update on the sale. These updates kept me current with the sale of the apartment, so I was never left in the dark, as to where I stood with the sale of the apartment. If at any time in the future, if anyone needs a hardworking professional real estate realtor, I will be quick to refer them to Tom Santoro and Beth Taylor, of Crane Real Estate. Thank you again for all the hard work that have provided.

Sincerely,


Ronald A. Munoz

P.S. Just a reminder, You' re always welcome to come up to Fawnskin anytime.

September 18, 2006

To Whom It May Concern:

Tom Santoro was the realtor for our home in Brea, CA. Prior to the listing of our home, he thoroughly researched the area for comparable sales and listings. Once a listing price was determined, he developed a marketing plan which included but was not limited to full color brochures, post cards to neighbors regarding the sale of our home and a broker's open house.

He was meticulous in detail, methodical in his marketing of our home and organized in everything that he did. We had a very short escrow and thanks to Tom's diligence, every document necessary to complete and close escrow was submitted in a timely manner. His office staff was personable and professional.

As a result of Tom's expertise and comprehensive research to price our home properly, we had a signed offer and sold our home in less than seven days. And this in a market that was rapidly cooling with growing inventory and extended listings.

Tom was a very easy to work with, he has a great sense of humor and we would recommend him highly.

Sincerely,

A handwritten signature in cursive script that reads "Mike + Jean Griffin". The signature is written in dark ink and is positioned above the typed name.

Mike and Jean Griffin
Friday Harbor, WA



Villa de Las Flores

November 20, 2005

Mr. Tom Santoro
Crane Real Estate
1965 E. Chapman Avenue
Fullerton, CA 92831

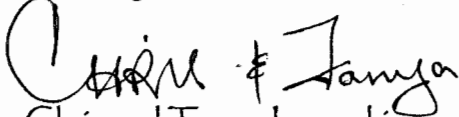
Dear Tom:

We want to thank you for the enthusiastic, professional and highly expert guidance you afforded us in the recent purchase of our new Fullerton home, Villa de Las Flores.

Your quick action, on very short notice, helped us gain the nod over two other qualified buyers. Moreover, your great advice and availability throughout the process gave us a strong advantage in working with the seller's broker, our mortgage lender, appraisers, property inspectors and escrow.

We are very grateful to you and your fine associates and staff for helping to make this very unique and prestigious property our home.

Sincerely,



Chris and Tanya Loumakis
601 W. Las Palmas Drive
Fullerton, CA 92835



Solutions Inc.
The Value of Excellence™

March 8, 2006

Mr. Tom Santoro
Crane Real Estate
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom:

As you know, our company has been very successful in our core business of providing nursing services throughout California to large insurers and Fortune 500 firms. To diversify our long-term cash reserves our board of directors recently determined to purchase various income properties over the next several years.

On behalf of ISYS I want to thank you for the very courteous, professional and timely way in which you facilitated the purchase of our company's first residential property investment. Your knowledge, insight and good advice were invaluable assets to have working on our behalf.

I look forward to working with you and your excellent staff again.

Sincerely,
ISYS Solutions, Inc.

Lisa Archibald
Vice President, Finance

**Tom Santoro
Crane Real Estate
1965 E. Chapman Ave.
Fullerton, Ca 92831**

Hello Tom

I wanted to take a few minutes to take you for your outstanding work in selling my property. You were extremely attentive, professional and went out of your way to get the job done for me. That is why I gave you a second property to list and sell, and was absolutely thrilled with how efficient you were. I had not worries on either of my listings with you, as you took care of everything before I even had to ask. You are a one of a kind realtor, I can't think of any trait that you were lacking, and won't hesitate to use you again on my next property.

Thank you


Liz Baker

Mike and Bonnie Wellman
92-118 Waiko Pl.
Kapolei, Hawaii 96707

October 1, 2005

Mr. Thomas C. Santoro
Crane & Associates
1965 E. Chapman Aven.
Fullerton, CA 92831

Dear Tom,

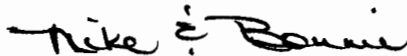
I want to take this opportunity to thank you for all your hard work selling our home. In today's competitive market this is no small task!!

I'm sure you remember the "trials and tribulations" we went through with some of the interested parties with little or no financing to back them up. Your knowledge of financing options and your skill reading people's interest, likes and dislikes was a tremendous help throughout the entire time our home was on the market.

I hope you will share this letter with your prospective clients and that it will show just how strongly we feel about you and your qualifications to find just the right home or the right buyer for your client.

We will continue to recommend you to anyone interested in relocating to Southern California, and we will hope to meet you again someday.

Mahalo and Aloha,

A handwritten signature in black ink that reads "Mike & Bonnie". The signature is written in a cursive, flowing style.

Mike and Bonnie

PS - Come see us in Paradise!!

October 4, 2005

Mr. Thomas C. Santoro
Crane Real Estate
1965 E. Chapman Ave.
Fullerton, California 92831

RE: 1013 N. Ferndale Ave., Fullerton, CA 92831

Dear Tom,

I would like to thank you for your assistance with the sale of my Fullerton home.

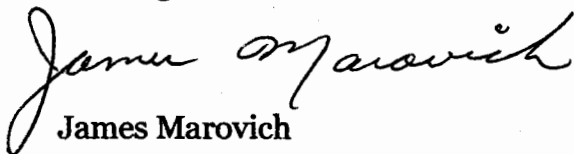
From our first meeting through the final closing date, I felt confident that both you and your staff were committed to acting in my best interest and truly working to insure that all aspects of the listing and sales transaction was handled efficiently and professionally.

Your proficiency, support, counsel and guidance were extremely beneficial when shaping a marketing course of action, developing an asking price, reviewing offers and submitting counteroffers.

You made every effort to keep me informed throughout the process. I particularly appreciate that you were always available to provide answers to my numerous questions and concerns.

I would certainly recommend you and the Crane Real Estate organization to anyone who is looking for real estate representation from a first rate firm.

Best regards,


James Marovich

May 26, 2005

Mr. Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Re: 3162 Nutmeg Drive, Corona, CA 92882

To Whom It May Concern:

We, Eric Fujita and Colla Visoutsri welcomed the services of Tom Santoro as we began the search for the purchase of our first home.

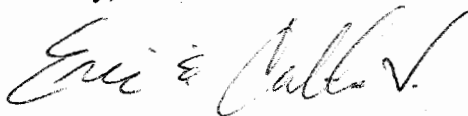
We learned so much from having Tom as our real estate agent. Tom assisted us in all aspects of the home buying process, making us feel comfortable as we made our way through this exciting and anxious experience. Tom's expertise and experience in this field gave us the confidence that we had the right agent working for us and that he would take care of us all the way to the close of escrow.

In helping us find our new home, Tom helped us in many areas, such as working on our mortgage loan, hiring of the home inspector and appraiser, and reviewing all escrow documents and various other documents necessary to insure a successful home purchase.

As a result of Tom's knowledge and 25 plus years of work in the real estate industry, we now own a fabulous home that we hope to live in for many years to come.

For all of these reasons we recommend Tom for all of those potential home buyers seeking an agent like Tom who will take that extra step to secure a successful home purchase.

Sincerely,

A handwritten signature in cursive script, appearing to read "Eric & Colla V.", written in black ink.

Eric and Colla

BRISTOL PARK

November 15, 2004

Dear Tom,

Thank you for a truly wonderful experience! It only took our first few moments with you to convince us that we would be very happy with your service and guidance.

After having moved in to our home for several months now and having dealt with numerous contractors and other so-called "house experts," we, now more than ever, appreciate how lucky we were to have you take us through what will likely be the greatest monetary endeavors of our lives.

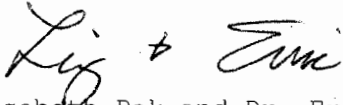
You are the consummate professional. Always attentive, always on time, always courteous and cheerful and looking out for our best interests. You've also been a truly fun "traveling companion" whose camaraderie we've enjoyed immensely on our house hunting journeys. You've been a great guide and mentor during those very stressful times of ever increasing home prices and the start of rising mortgage rates (ouch!) And you've been so very patient with "us" (i.e. Eric, who owes you special thanks for being his home-buying and home-selling psychologist on more than one occasion).

With all your work and diligence, it seems as if you've been our private real estate agent, and we've been your sole clients. We know this is in no way true, but you've always made us feel as such.

Tom, we wish you the best, personally and professionally, now and always.

Selfishly, we'd love it if you someday expanded your profession to (a) once again "get in to the restaurant business," (b) use your encyclopedic knowledge of southland eateries to help us and others find culinary treasures in the area, or (c) make an appearance on "House Hunters" on the Home and Garden Network. You've got those realtors beat...easily!

With warmest regards,



Dr. Elizabeth Pak and Dr. Eric Wong

March 15, 2004

Mr. Tom Santoro
Crane & Associates
1965 East Chapman Avenue
Fullerton, California, 92631

Dear Tom,

I hardly know where to begin to thank you for everything you and your staff did in the sale of my mother's house in Santa Ana. It all seemed overwhelming to me, but you made it go so smoothly. My family and I are just amazed that from the day we signed the papers to sell, to the day escrow closed was less than a month and for the full price!!

Thanks for your advice and guidance all the way and being so pleasant at all times. I'm glad my niece, Sheryl Prochal recommended you and that Felicia recommended you to Sheryl and Randy. We will be pleased to recommend you to others.

Thank you very much for the gift. How very nice of you. We shall enjoy it.

Sincerely,



Roberta Drake

Richard and Lillian Bishop
2113 Fremont Ave.,
Placentia, Ca. 92870
4 November 2003

Crane and Associates
1965 E. Chapman
Fullerton, CA 92831
Attn: Tom Santoro

Tom,

We want to take this opportunity, when we have just sold the Nocta property, to reflect on the major impact you have had on building a comfortable retirement income for us. You practically forced us to raise the down payment for our house so we could keep our condo as a rental investment in 1975. We were both working for wages and badly needed an investment which could start us toward financial independence while helping with our severe tax problem. We were too busy at that time to do the detailed analysis and implementation that you provided for a comprehensive investment program.

A second major step in our program was achieved when you managed to trade up the condo to - would you believe it- two four-plexes in 1986! You turned a 1/4 interest in a dying four-plex and some loose cash into a 3rd four-plex in 1988. When Dick retired in 1992, you converted his 401K into a 4th four-plex.

You engineered the purchase of a condo for Dick's mother when she moved here in 1995. We rented the condo when Dick's mother died in 2000 and sold it last year for twice what we paid for it.

This brings us to the Nocta property sale this year. You encouraged us to increase the rents to keep pace with a rapidly increasing market at the time of the sale. Thus, we were able to maximize our profit on this four-plex to 80%. This allowed us to completely pay off the loans on our other three four-plexes, and still have a little left over after taxes.

We have definitely achieved our investment goals, thanks to you. And the best part is that we have also gained a parent son relationship with you in the process. Thank you so much for making our retirement years the best time of our life.

Yours truly,


R. C. Bishop


Lillian Bishop

Cc Donald Crane

Sal Candan
P. O. Box 3325
Chatsworth. Ca. 91313

Telephone: (818) 709-8969
Date: 10/20/2003

CRANE & ASSOCIATES
1965 E. Chapman Ave.
Fullerton, Ca. 92831

Attn: Mr. Tom C. Santoro

RE: Sale of "3118 Topaz Ln., Fullerton, Ca.

Dear Tom:

I just wanted to express my full satisfaction and appreciation regarding our recent Real Estate transaction and Agent/Buyer relationship which was started and completed within a very pleasant professional environment.

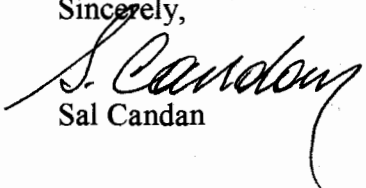
I have been a Real Estate investor since 1969 and involved in various types of (Large & small, residential & commercial) transactions and dealt with various Real Estate Brokers and Agents with different personalities and dedications to their professions. Based on my experience with you. I can comfortably and sincerely state that, you are one of the best Real Estate Agents whom I have dealt with. You, as the listing and selling agent and representing both the seller and buyer, acted within your "Fiduciary duties of out most care, integrity, honesty and loyalty in dealing with either the seller and buyer."

I can not pass without mentioning the trust I noticed from the seller toward you; It was my first Real Estate transaction with you; however, it is my understanding that you have represented the seller in various transactions in the past; It has been my observation that the seller, too, trusts your judgment as his agent as indicated through his smooth and full co-operation during the transaction.

Finally, I would like to acknowledge and mention that you have valuable and great office staff (A team of co-operation and performance in harmony) for the success of yourself and the company, Crane & Associates.

In summary, all I can say is that "Keep doing your business based on 'Ethics and Professionalism' as you have been doing; There will always be a place for the dedicated professionals like yourself in the Real Estate Industry. I am looking forward to and hopping to do more business with you in near future

Sincerely,


Sal Candan



SCOTT AND KIM JOHNSON

41260 Calle de Maya, Temecula, CA 92592 909/302-6416

July 7, 2003

Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom,

We would like to thank you for all your hard work in selling our investment property, and setting it up for the purchase of our new rental property via a 1031 Exchange. It is so nice to work with a professional with your knowledge and skill in the real estate industry. You answered all our questions and our transaction went smoothly.

It was truly a pleasure to work with you and Beth, and we would highly recommend your services to our friends and family members. We look forward to working with you again in the future.

Sincerely,

Scott and Kim Johnson

Scott and Kim Johnson

Crane & Associates
1965 E. Chapman Ave.
Fullerton, Ca 92831

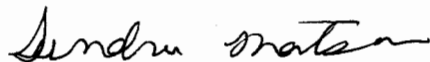
March 30, 2003

Subject: Real Estate Sale of 13842,13844, & 13846 Milton Ave., Westminster, Ca

To Whom It May Concern:

Tom Santoro and his office did an excellent job of selling my property and I would highly recommend anyone to use their services. They were informative and thorough in helping me get the right price on my rental property. It was also a pleasure to deal with Tom and he made it effortless from start to finish to complete the transaction.

Sincerely,

A handwritten signature in cursive script that reads "Sandra Matsui".

Sandra Matsui
Property Owner



Voit

February 18, 2003

Commercial Brokerage

One of The Voit Companies

ANAHEIM METRO OFFICE

3500 W. Orangewood Ave.

Orange, California

92868-1642

MAILING ADDRESS

P. O. Box 66003

Anaheim, California

92816-6003

Tel (714) 978-7880

Fax (714) 978-9431

To Whom It May Concern:

I would like to take this opportunity to highly recommend Crane & Associates for your residential real estate needs. I have 18 years of commercial real estate experience and I have never witnessed the commitment and level of professionalism that Tom Santoro gives his clients. He is a solution provider and will give you 110% throughout the entire transaction. There is no individual in the industry, more committed, trustworthy and diligent than Tom.

Please feel free to contact me with any questions or to discuss my recommendation.

Sincerely,

VOIT COMMERCIAL BROKERAGE


Mitch Zehner
Mzehner@voitco.com
714/935-2307

Offices throughout Southern California

H:\Zehner\cranerecommend.wpd\skp



Domestic Offices: Anaheim, Atlanta, Baltimore, Boca Raton, Boston, Bridgeport, Burlington, Chatham, Charlotte, Chevy Chase, Chicago, Chula Vista, Cincinnati, Dallas, Dayton, Denver, Franklin Lakes, Harriman, Houston, Indianapolis, Irvine, Kansas City, Los Angeles, Memphis, Miami, Minneapolis, New York City, New Haven, Orlando, Philadelphia, Pittsburgh, Princeton, Richmond, San Diego, San Jose, St. Louis, Tysons Corner, Washington, DC, Woodland Hills, **International Offices:** Barcelona, Bath, Berlin, Birmingham, Bristol, Brussels, Cardiff, Chemnitz, Dresden, Edinburgh, Exeter, Hamburg, Hong Kong, Leeds, Leipzig, Lille, London, Manchester, Paris, Prague, Southampton, Swindon, Toronto, Vienna.

Rich France
436 E. Spruce Ave, Unit 113
Inglewood, CA 90301
310-686-8610

February 2002

Thomas C. Santoro
CRANE & ASSOCIATES
1965 E. Chapman Avenue
FULLERTON, CA 92831

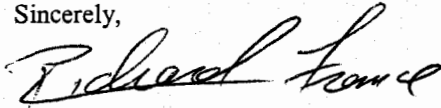
Dear Tom:

As a follow-up to the recent purchase of 436 E. Spruce Ave, Unit 113, I would like to thank you for your organization's professional expertise and execution of the deal. As a first time buyer, I was comfortable and trusted your guidance throughout the home buying process. Your services were truly exemplary and first class.

In addition to your professional assistance during this process, I truly valued and appreciated your personal efforts in helping me be patient and coping with all the stresses that go along with purchasing a property. I am definitely thankful to have you as my real estate agent and would recommend your services to anyone interested in purchasing a property.

Again, thank you for your assistance throughout my home buying process. I look forward to your services in future real estate transactions and look forward to seeing you at the house warmer within the next couple of weeks.

Sincerely,



Rich France

P.S: Please accept the attached gift as my appreciation for your services.

KIMBERLY COTE

16792 Weyburn Ave.
Yorba Linda, CA. 92886

Phone (714) 993-1745
Fax (714) 993-1627

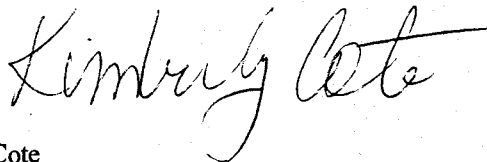
June 28, 2002

TOM SANTORO
1965 E. Chapman Ave.
Fullerton, CA. 92831

Dear Tom,

My apologies for taking so long to get this letter to you. I hope that your vacation was wonderful and relaxing. I want to thank both you and Beth for everything that you have done during the sale of my home. There wasn't a detail that you didn't handle. You and Beth were always available to answer my endless questions and put my mind at ease. From the first conversation to the last detail, the transaction was handled quickly and professionally. You are the expert and I will look to you in the future for my real estate needs. Thank you again for your attention and professional direction.

Sincerely,

A handwritten signature in cursive script that reads "Kimberly Cote". The signature is written in black ink and is positioned to the right of the word "Sincerely,".

Kimberly Cote

PRIVEST BANK

Private Banking & Wealth Management

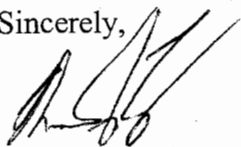
April 15, 2002

To Whom It May Concern:

On behalf of Thomas Santoro, I would like to take a moment to convey to you the pleasure I had working with Tom and Beth. The depth of their real-estate knowledge and understanding of this marketplace has been a tremendous asset to our clients and our organization.

I was particularly pleased with let level of professionalism and the organizational skills of the entire staff. As Chief Trust Officer I am confident my clients have been very well represented. It is a pleasure to give Mr. Santoro this unqualified recommendation.

Sincerely,



Michael F. Foy
Senior Vice President
Chief Investment & Trust Officer

Mike and Bonnie Wellman
27471 Appari Drive
Mission Viejo, CA 92692

March 1, 2001

Mr. Thomas C. Santoro
Crane & Associates
1965 E. Chapman Ave.
Fullerton, CA 92831

Dear Tom,

We would like to thank you for the time and energy you spent helping us find our "perfect" home in California. The Orange County area is so huge and we appreciate your expertise helping us narrow the search to areas that best suited our needs and desires. Mission Viejo has been wonderful so far, with friendly neighbors, beautiful surroundings and convenient shopping. Mike has had very little of the nightmares of traffic congestion, and Bonnie is looking forward to finding a challenging and rewarding job in the area.

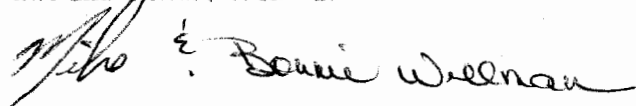
We know that working with us was a time-consuming project for you Tom. Mike came and looked at homes for several days, and then there was a waiting period of about one month until Bonnie could come from Illinois to look at homes. Your internet links to virtual tours kept us up-to-date with the current market. It was very helpful, and was invaluable in helping us become aware of the various areas of Orange County. Our final move was much easier with the background information you provided. Shopping information, restaurants, etc. were easily accessible with your help. Thank you so very much.

Even after the sale, your caring and service continued by arranging for carpet cleaners, painters, etc. before we arrived in Mission Viejo with our shipment.

We will enthusiastically recommend you to anyone interested in relocating, and if we don't meet before, we will certainly call you when it is time to move again.

Take care and we hope to see you soon.

Mike and Bonnie Wellman

Handwritten signatures of Mike and Bonnie Wellman. The signature for Mike is on the left and Bonnie's is on the right, both written in cursive.

Hehn
2518 Elden Avenue, #B1
Costa Mesa, CA 92627-1301
949-515-3613

January 26, 2002

Tom Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92631

Dear Tom:

Thank you for helping us purchase our first home!

Your expertise in both single family and multifamily dwellings helped us narrow our search with confidence and efficiency. During the search you made it a priority to show us properties and provide direct input concerning the pro's and con's of each property. Once the deal opened you and your team were available, tenacious and thorough advocates of our position until long after the deal was closed.

Your skill and ability in helping to walk us through the many decisions was essential. During the search you helped us define what we were looking for and during escrow you helped us maintain objectivity when dealing with the seller.

We enjoyed working with you and we hope to have future interactions with Crane Real Estate.

Sincerely,



Steven Hehn



Lynette Hehn

January 10, 2002

Dear Tom Santoro,

It is with great appreciation for your services that I write this letter. In August when my father David Maxfield abruptly decided to sell his home of almost 40 years, I was overwhelmed at the task ahead of us. You were recommended to us by my brother-in-law Lance Paddock. He said that you would get the job done and in a very satisfactory way. He was right! I appreciate the information that you gave us right from the start about your agency and yourself. You guided us through the whole process in a very professional and dignified way, even though we experienced some unique difficulties. Your associates and office staff were delightful to work with. We appreciate all of you. I certainly recommend Crane and Associates to others who are selling their homes. You will be hearing from us in a few years when we retire and are ready to sell our home.

Sincerely, Anita Bates

Anita Bates

October 12, 2001

Robyn Hadsall
Chris Bagger
2900 Madison Ave. Unit B20
Fullerton, Ca. 92831

Thomas C. Santoro
c/o Crane & Associates Real Estate
1965 E. Chapman Ave.
Fullerton, Ca. 92831

Dear Tom,

Chris and I would like to thank you very much for all of your tremendous help in getting us our new home together. We love this place more than you can imagine. We are very happy and ever so grateful for all that you did. There are few people like you out there that are willing to help individuals, such as us, the way that you did. You worked very hard to make sure that this purchase would go through smoothly so that we did not have to worry about anything. I still cannot believe how lucky we were to find you. Best wishes and thank you, again.

Sincerely,



Robyn and Chris

V. M. Kelly
1756 N. Holbrook St.
Anaheim, Ca 92807
Phone (714) 970-8192
E-mail Noelmavisk@msn.com

Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

July 28th. 2001

Dear Tom,

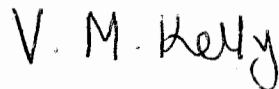
I am writing to let you know that I have been very pleased with your service in helping me to sell one rental property and acquire a new rental property via a 1031 Exchange procedure.

The new rental property closed escrow on July 13th and everything went smoothly.

I would like to congratulate you and your staff for your professionalism and courtesy during this process and I will not hesitate to contact you for any future real estate needs. I will also recommend your service to my family and friends.

Thank you for helping me to understand the exchange process.

Yours sincerely,



V. M. Kelly
CC: File

July 12, 2001

Thomas Santoro
Crane & Associates
1965 E. Chapman Ave.
Fullerton, CA 92831

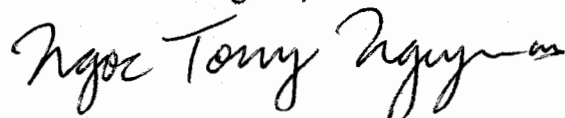
Dear Tom,

Well, I have finally settled into my new home. I still can't believe that I have purchased a house. It is an incredible feeling of pride and joy.

I wanted to take a moment to thank you again for all of your help. I was initially very nervous about the whole process given that this was my first home purchase. However, you quickly put me at ease with your professionalism and personal touch. I don't think I could have found that level of service from just anyone. You really came through for me when things were a little shaky. You helped guide me through the entire process and even helped me after the purchase was completed. I am extremely grateful for all of your hard work and I look forward to working with you again soon.

Please let me know if I can ever be of any assistance to you in any way. Take care, and once again thank you.

With warm regards,

A handwritten signature in cursive script that reads "Ngoc Tony Nguyen". The signature is written in black ink and is positioned above the printed name.

Ngoc Tony Nguyen, M.D.

To Whom It May Concern:


My name is Greg Zehner. I am an investor and have been dealing with Crane and Associates for over 18 years. Over the years, I have been given sound real estate advice and many opportunities by Tom Santoro, that have proven to be great investments and my ROI has been more than anticipated. Tom is on top of the latest tax issues and is well versed in the complications of Real Estate options, such as: 1031 Exchanges of Like Kind Property.

Recently, Crane and Associates helped me sell a building that I had held for over 16 years. There were many problems that arose from the buyers and the deal actually collapsed as the buyers tried changing the terms in the middle of the game with their lender. I can't tell you how hard Tom Santoro and his associates worked to put this deal together and they never gave up. They were successful in renegotiating with the original buyers saving a lot of time and effort to re-market etc. and did put this transaction together resulting in the final sale of the said property on a timely basis.

I am grateful for their hard work and relentless efforts. In addition to receiving more money on my property than I thought I'd get, Tom paid attention to the finer details and we were able to recapture over \$1,000 from the buyers we used to rehab a unit after the deal was up in the air. In addition, I received additional money from my portion that was held in the escrow account. It was the total attention to the details and the vast knowledge of their profession that will bring me back to the table in dealing with Crane and Associates with further real estate opportunities.

Crane And Associates has my gratitude.

Sincerely,


Greg Zehner

PS: Anyone wishing to contact me regarding my experiences with Crane and Associates may contact me for further discussion. My number is: 760-434-2203

Joseph A. Rosen
521 Elkwood Court
Brea, CA 92821
Work: 714.773.8655
Home: 714.293.7318

Tom Santoro
Crane and Associates
1965 E. Chapman Ave.
Fullerton, CA 92831
714.871.8100

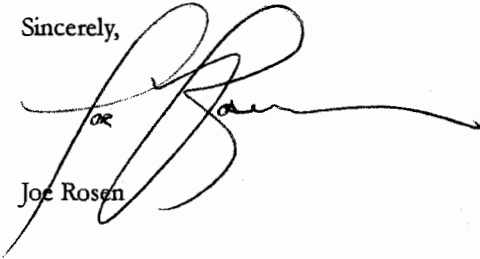
March 12, 2001

Dear Tom,

Just wanted to send you a note of thanks for helping me purchase the Elkwood property. This transaction had its share of complications, and in your usual style you helped me get through them smoothly. I really appreciate all the help you have provided me over the years, and you can be assured I will use you again the next time (hopefully not too soon!). Please also let Lisa know I really appreciated the work she did on getting this deal all the way through.

You have always provided the very best service possible. Meeting me at all different times and places, keeping in constant contact, insuring all the many pieces of the real estate puzzle are in place, it's just the best service anybody can expect. Thank you for being the consummate professional. Please feel free to use me as a reference for future referrals to your business.

Sincerely,


Joe Rosen

March 5, 2001

Tom Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom,

First let us apologize for the lateness of this letter. It in no way reflects how we feel about the service that you gave us. In fact, you have set the bar for all real estate professionals we use in the future.

We were fortunate to have your services when we first moved to California. Our move came at a very stressful time in our lives. Sharee's mother was terminally ill and we only had three days to look for a property. But you made sure that we had a very productive trip. All of the properties were A-1 quality and fit within the parameters of our desired wants and needs.

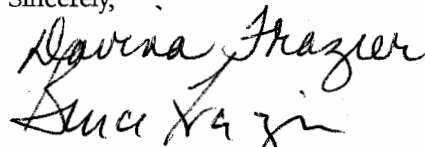
We were also appreciative that you were welcoming to our then two-year-old daughter, who we had to bring on the trip. And, the way you took copious notes, asked detailed questions, and looked over our contracts and addendums with a fine-tooth comb was outstanding. We had never had an experience like this before. There was definitely no doubt in our minds that we would use you again when it came time to sell our home. And that time came the summer of 2000, when again, we were relocated by Bruce's company.

And as when we were buying, we received nothing but professional service from you and your assistants during the sale of our home. As before, we had a short window to sell our home. Thankfully more than three days, but still short nevertheless. You constantly kept us abreast of the activity on the home, so we never had to guess what was going on. This was very reassuring, especially when we had to move before the home sold.

Because it was a relocation by Bruce's company, we could have at any time sold the property to the relocation company. But because of you and your office's caring and attentive service, we wanted to make sure that you were the selling agent and would receive the commission. We are grateful for the extras that you provided, that you didn't have to. And now we have two daughters, and you never left them out of the process. Thank you for the stuffed animals and Toys R Us gift certificates.

Your services will always be remembered. And if we know of anyone moving to the Orange County area, we will definitely recommend you.

Sincerely,



Bruce and Davina Sharee Frazier



12/18/00

Mr. Tom Santoro
Crane and Associates
1965 E.Chapman Avenue
Fullerton, CA 92831

Dear Tom,

This is the time of year I reflect back on the past year and like to remember special people that touched my life in the last 12 months. You are at the top of my list.

I just had to write and thank you and your staff so much for all your help in the sale of my aunt's home. Your time spent on this transaction and the leg work you had to do on my behalf, since I live in Texas, to get my aunt signed on all your real estate documents and escrow instructions, did not go unnoticed. (Viola said you were so nice!) You do not know how much I appreciated all you did for me in my absence.

Also, all your time, knowledge, expertise and hard work you and all your staff put into this transaction to come up with a fair sales price on an "as is" property located way up in Los Angeles county was impressive, for my family had no idea what the property was worth, considering the location, age and condition it was in.

I also want to thank you for your excellent contacts, for they all seemed to be knowledgeable of older homes (i.e. the floor and wall heaters) and they worked on my aunt's home in a timely manner to enable us to close in 30 days! I did not think it could be done, but you got it done! And most important through all of this, was you gained the Buyer's confidence and kept him informed and happy from the signing of the contract to the closing of escrow. For as a seller, we wanted the Buyer happy too.

Again, my family and I want to thank you and all your staff for all your help, expertise, time and patience with us for those several months. You're the only one I could trust to handle this transaction, since I live out of state. No one could have done a better job! If I ever move back to California, you are the only one I'll call for assistance and as you know, my little brother was pleased with this transaction so much, you helped him find and close on his townhome a few months ago. I thank you for that. As I sit here, I can't believe I have known you for almost 20 years!!!! When it comes to real estate, you've always been the one I called and will continue to call.

Happy Holidays to you and your staff and wishing all of you a happy and healthy 2001!!!!

Sincerely,

A handwritten signature in black ink, appearing to read 'Felicia Prochal-Hernandez', with a long, sweeping flourish extending to the right.

Felicia Prochal-Hernandez

Sept. 12, 2000

Dear Tom:

Jack and I both want to thank you for the time and effort that you put in funding our house. we are almost settled in, but we still have a lot of work to do on the outside. We have dealt with other real estate people, but you are one of the finest. you are honest, caring and you know the real estate business very well. My God bless you always.

Sincerely,

Jack + Mary Harb

With sincere appreciation and warmest thanks to you.

Whittier, September 25, 2000.

To Whom It May Concern:

My name is Hans H. Lind. I am a retired college professor. Today, on September 25, 2000, we successfully completed the sale of our home in Whittier, California. The property was sold for my desired price of \$565,000.00 virtually within two days after a street sign was placed in the front door of our building by Mr. Tom Santoro of Crane & Associates, Fullerton, California. Mr. Santoro assisted us throughout the processing and completing of the sale.

I am not known to provide recommendations lightly. In my professional career of teaching college I was considered to be a rather tough than an easy grader. In the case of Tom Santoro, however, I encountered someone with a far-reaching willingness to help, courtesy in dealing with people, and endless patience to listen. What impressed me, however, the most about this individual was his vast knowledge of real estate transactional procedures, disclosures, and contracts.

Without hesitation I can say that you will be served well, if you employ Mr. Thomas C. Santoro.

Hans H. Lind



CHRISTOPHER GIORDANO
VICE PRESIDENT/PRODUCER

11 September 2000

Mr. Thomas Santoro
Crane and Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Thomas,

It is my pleasure to write of the 15 year professional relationship I have enjoyed with you. From the first condo we bought and rented in 1985 to the three-way tax deferred transaction we completed this summer and the 8-unit lot split that preceded it I have always known that my investment future would be guarded vigilantly with great integrity and thoroughness. I have been filled with greater comfort in the years since you have branched into property management as we as sales and acquisitions.

Your attention to the details not only of my entire financial picture but the vision of my personal financial future is greatly appreciated.

Thanks for your continued dedication.

Regards,


Chris Giordano

September 1, 2000

Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA. 92831

Attn: Mr. Tom Santoro

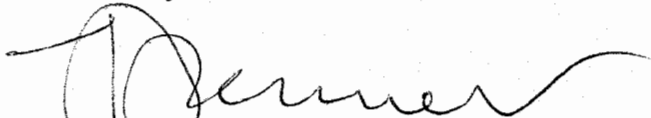
Dear Tom,

Thanks for the expediant and thorough job you did in handing the Park Lane Property.

I know this was a tough deal and I appreciate the high price we received from the property.

Thanks again.

Yours truly,



L. C. Penner



ASSOCIATED REALTORS

(949) 581-1100 FAX (949) 837-7974

June 28, 2000

Crane & Associates Real Estate
Mr. Thomas Santoro
1965 E. Chapman Ave. ...
Fullerton, CA 92831

Dear Tom:

I just wanted to thank you for all your efforts on our recent transaction at 44 Colony Way. It was a pleasure working with such a professional group as you and your staff. Hope you have some "down time" planned for the 4th!

Sincerely,


PEGGY GELMAN



25272 La Cresta Drive
Dana Point, California 92629
February 16, 2000

Mr. Tom Santoro
1965 East Chapman Avenue
Fullerton, California 92831

Dear Tom,

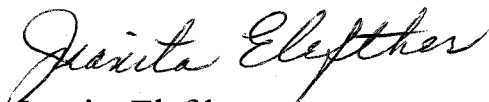
When my daughter, Lyn, and I decided we needed a financial plan, we went to Crane & Associates due to a friend's referral. We were very happy with the results. You, being a real estate expert, suggested we do an exchange of some property. The decision turned out to be golden.

You are now managing the new property. It is bringing in better than anticipated incomes and has appreciated above what we expected. Your input on this property has been extremely valuable. You not only found us a property with steady income and great appreciation; you also looked at our whole portfolio. You studied the tax implications and found a property that would best benefit us.

We have since consulted you in all our real estate and financial decisions. You have become a wonderful adviser and confidant. You have been so patient with me, taking time to explain every little question or confusion I have.

I want to thank you for your service. We will continue to refer you to our family and friends.

Sincerely,


Juanita Elefther

October 28, 1999

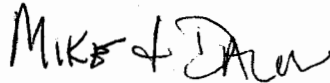
Tom Santoro
Crane & Associates

Dear Tom,

I'm sorry it's taken so long for us to write this letter. We've been really busy with the house – it seems like all our weekend time has been spent working on it. You should come by sometime and see what we've done so far.

We would like to thank you and the staff at Crane & Associates for all the hard work that was put in to selling our condo and finding our new home. All of you obviously care a lot about your clients and put a lot of effort into helping them find the home that will meet their requirements. We are very happy with the house that we bought.

Thanks,

A handwritten signature in black ink that reads "Mike + Dawn". The signature is written in a cursive, flowing style.

Mike and Dawn Iglesias

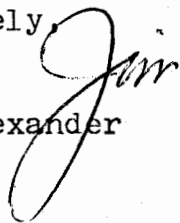
3712 Rosehedge Dr.
Fullerton, CA 92835
Sept. 29, 1999

Tom Santoro
Crane and Associates
1965 E. Chapman Ave.
Fullerton, CA 92831

I meant to thank you earlier for all of your work on the Lincoln escrow. You did a fine job. Thanks also for the nice gift. By the way, the checks on the second have been arriving OK.

I think that you know by now that I would always recommend you and Don and, of course, have several times in the years we have been living at Rosehedge. I will be glad to write a letter of recommendation at any time. My fewer and fewer contacts with the University in recent years have not permitted me to render any recommendations. Of course, the serious recruiting problems, especially in the School of Communications, because of high real estate costs here for one reason make buying a home less likely. We use to compete with Michigan, Oregon, Washington, Texas and other majors universities in our program fields but now we are simply recruiting with second and third level programs such as Cleveland State, private schools, etc. It is a problem.

Sincerely,


Jim Alexander

MARIO & DIANA PEREZ / 1244 E. CULVER AVE./ORANGE 92866

AUGUST 2, 1999

TOM SANTORO & STAFF
CRANE & ASSOCIATES REAL ESTATE
1965 E. CHAPMAN AVENUE
FULLERTON, CA 92831

RE: SALE OF 1405 E. LINCOLN AVENUE, ANAHEIM, CA.

DEAR TOM & STAFF:

WE WOULD LIKE TO THANK YOU AND YOUR GREAT STAFF FOR ALL YOUR ASSISTANCE IN THE SALE OF OUR 4-PLEX PROPERTY.

BECAUSE WE ARE NOT EXPERTS IN THE AREA OF REAL ESTATE, WE HAD A LOT OF QUESTIONS THAT PROBABLY SEEMED VERY BASIC TO YOU AND YOUR STAFF. BUT NO MATTER HOW BUSY YOU ALL WERE, YOU WERE WILLING, ABLE, AND MOST IMPORTANTLY, PATIENT AND CALM, WHEN ADDRESSING OUR CONCERNS AND QUESTIONS. NO QUESTION WAS TOO PETTY OR INSIGNIFICANT FOR YOU TO ANSWER FOR US (EVEN IF IT TOOK SEVERAL EXPLANATIONS UNTIL WE GOT IT THROUGH OUR HEADS).

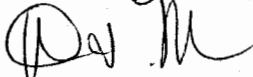
WE FELT VERY CONFIDENT THAT WE COULD TURN THE ENTIRE TRANSACTION OVER TO YOU AND WE WOULDN'T HAVE TO WORRY ABOUT WHAT WAS TRANSPILING WITH REGARD TO THE SALE, KNOWING YOU WOULD KEEP OUR BEST INTERESTS IN MIND.

WE APPRECIATE THE FACT THAT YOU HELPED US EVALUATE EACH OF THE OFFERS ON THE PROPERTY AND WERE WILLING TO DISCUSS THE PROS AND CONS OF EACH DECISION WE MADE, WITH REGARD TO NEGOTIATING FOR PREPARING THE PROPERTY FOR SALE, REPAIRS, AND ANY COMPROMISES NEEDED TO COMPLETE THE SALE BUT ALSO GET THE BEST BENEFITS FOR US.

WE REALLY APPRECIATE THAT SINCE WE NEEDED TO COMPLETE THE SALE BEFORE JUNE 1, 1999 AS WE WOULD BE OUT-OF-STATE FOR SEVERAL WEEKS IN THE SUMMER, YOU ALL MADE IT HAPPEN!!! IT WAS A GREAT RELIEF TO LEAVE CALIFORNIA, KNOWING EVERY THING WAS TAKEN CARE OF.

ALL OF YOUR STAFF WAS EXTREMELY COURTEOUS AND CHEERFUL. AT EVERY CONTACT WITH YOUR OFFICE, WE NEVER ONCE FELT THAT ANYONE WAS EVER TOO BUSY TO RESPOND TO US CHEERFULLY, PROMPTLY AND PROFESSIONALLY. WE WOULD HIGHLY RECOMMEND YOUR AGENCY TO ANYONE BUYING OR SELLING PROPERTY.

SINCERE REGARDS,



DEE & MARIO PEREZ

John & Maribel Bellendir
12 San Ricardo
Rancho Santa Margarita, CA 92688

July 15, 1999

Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831
Attn.: Thomas C. Santoro

Dear Tom:

It is hard to believe that it has been two months since we moved into our new house. Although it feels as if we have been here forever, we are slowly getting organized. We still have things to buy and the never-ending supply of boxes that need to be emptied so we can actually use our "2-car" garage for both cars.

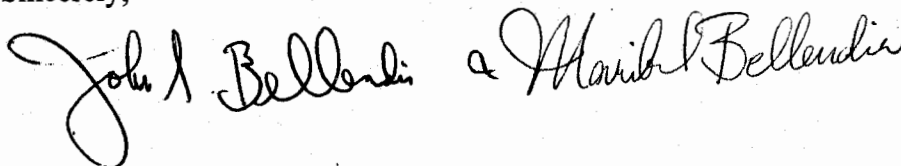
We want to take time out in our busy schedule to send you a long-delayed letter-of-recommendation and to thank you once again for all your help in making our purchase a reality. Your never-ending patience, your attentiveness to all the details that mind-boggles any home buyer/seller such as us, your professionalism and your willingness to go the "extra mile" to help us feel at ease, made the purchase and selling of our homes a pleasant experience.

We also want to thank your staff, and even your non-staff (Dean) in supplying us with the necessary information to help us in our search for our new house. It was a pleasure dealing with them on the phone and in person. You and Don should be proud of their friendliness and their professionalism. And lastly, we want to thank you for introducing us to Julie Webb at National Pacific Mortgage. She was very professional and helpful throughout the whole loan processing procedure; she also was very pleasant to work with.

We apologize again for this long-delayed and well-deserving letter.

Every night as I do my Tai Chi in the backyard overlooking the mountains and seeing the city lights below, I find it hard to believe that we are living here. Thanks again for your major part in making this possible.

Sincerely,

A handwritten signature in cursive script that reads "John & Maribel Bellendir". The signature is written in dark ink and is positioned above the typed name.

John & Maribel Bellendir

LAW OFFICES
LA FOLLETTE, JOHNSON, DE HAAS, FESLER & AMES

A PROFESSIONAL CORPORATION

SUITE 901

2677 NORTH MAIN STREET

SANTA ANA, CALIFORNIA 92705-6632

TELEPHONE (714) 558-7008

FAX (714) 972-0379

JOHN T. LA FOLLETTE
(1922-1990)

INLAND EMPIRE OFFICE

3403 TENTH STREET

SUITE 820

RIVERSIDE, CALIFORNIA 92501

TELEPHONE (909) 275-9192

FAX (909) 275-9249

LOS ANGELES OFFICE

865 SOUTH FIGUEROA STREET
SUITE 3100

LOS ANGELES, CA 90017-5443

TELEPHONE (213) 426-3600

FAX (213) 426-3650

SAN FRANCISCO OFFICE

100 FIRST STREET

25TH FLOOR

SAN FRANCISCO, CALIFORNIA 94105

TELEPHONE (415) 278-0500

FAX (415) 278-0505

April 22, 1999

CRANE & ASSOCIATES
1965 E. Chapman Ave.
Fullerton, CA 92831

Attention: Tom Santoro

RE: 24439 E. Goldpoint Place, Diamond Bar

Dear Tom:

Sheila and I just wanted to thank you for all of your help and hard work in accomplishing the sale of our Diamond Bar property. As I am sure your office knows, Sheila and I are both extremely busy with our respective jobs and we very much appreciated that we did not have to spend time overseeing the details of the sale. We were both very confident and comfortable with your professionalism and expertise. Sheila and I will be delighted to refer our friends and acquaintances to you in the future.

Again, thank you and your staff for all of your help.

Very truly yours,



CHRISTOPHER CANNON

February 13, 1999

Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom:

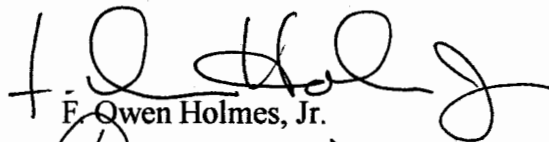
We have been meaning to write this letter to thank you for your assistance in helping us find an affordable home. At the end of February, 8 months will have passed since Cindy and I moved into the property at Dover Way. The fact that we have a three-bedroom home in a nice quiet neighborhood is all due to your tremendous efforts.

From the first moment Cindy and I sat down with you and Don to discuss the possibilities of homeownership, to the day the keys were handed to us, your office was nothing but courteous, efficient and professional. You were never too busy to return our phone calls when we had questions.

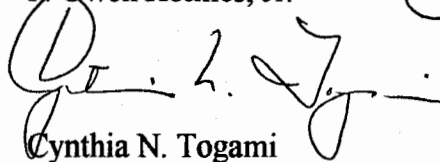
Our experience seeking and purchasing a home was made very easy by your helpful advice and guidance. In fact, when I tell others about our home buying experience, they are amazed. Initially, we expected the experience to be fraught with hassles, yet, fortunately, there were none. Additionally, the mortgage broker you recommended was a pleasure to work with.

The home inspection was painless and yielded good tips from the general, electrical and plumbing inspectors. I would encourage your future clients to hire electrical and plumbing inspectors to visit the property the same day as the general inspector.

In total, our experience with you was extremely pleasant. You can bet, we are recommending your name to prospective home buyers, and when we are ready to buy another home, we will contact you. Thank you very much for your help.



F. Owen Holmes, Jr.



Cynthia N. Togami

Mr. Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton Ca. 92631

January 23, 1999

Dear Mr. Santoro;

We have lived in Orange County for the past 24 years. During this time we have made numerous real estate transactions and worked with verity of Real Estate companies and agents.

As you know we recently acquired a rental property in the city of Irvine. This gave us an opportunity to meet you and work with your organization. As this transaction came to conclusion we would like to thank you and the rest of your associates for a great service you gave us helping us through this purchase. Your team work approach and the professional manner that you conducted all aspects of this transaction, if not the best, was one of the best services we have ever received. You help the whole process go very smoothly and efficiently.

Thank you again for all the great help. We look forward to working with you again on our next transaction. We will not hesitate to recommend you and your company to any of our friends and relatives who might need real estate Service.

Best Regards;



Amir & Fariba Dejbakhsh

3402 Dixon Avenue
Orange, CA 92869
714 997-8193

January 7, 1999

Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Tom:

May I take this opportunity to express my increasing admiration for your professionalism and skill in consummating the sale of my property on Park Lane. That was obvious to me at the time I originally met with you to make arrangements and you gave me an honest idea of our expectations and exactly how you would market the property.

My experience in this matter was one of ease and confidence. Your attention to all the details and procedures along the way were intelligent, orderly, and timely. In spite of your heavy workload, you were always organized, your memory for details was impressive, and your advice prudent. I was confident you would not neglect my project.

I do not hesitate to tell my friends and associates that I had the pleasure of working with someone who was trustworthy and honest and one I could depend upon to keep me informed and act in my behalf. I would certainly commend you, Tom, Don and your staff for all the courtesies and indulgence along the way.

Sincerely,


Rose Lacher

Tom: you are the best!
R.

December 10, 1998

*Tom Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831*

Dear Tom:

We can't thank you enough for your help in selling my mother's home in Fullerton. We were so pleased with the thorough and professional way in which you handled all the details. Your advise on preparing the house for sale was very valuable and we believe it helped tremendously in the sale of the property.

We were pleased and impressed at the way in which you kept us up to date on all the events leading to the sale of the house and the efficient way you handled all the necessary paperwork.

Thank you again for all your help. You made a difficult task seem easy.

Sincerely,



Peter and Betsy Regla

Dana Loewy, PhD

2532 Pearson Avenue — Fullerton, CA 92831-4414

phone 714.680.8628

fax 714.680.8638

voicemail/pager 310.777.0607

December 7, 1998

Letter of Recommendation for Mr. Thomas C. Santoro

To Whom It May Concern

Mr. Santoro has advised me so well and has stood by me so steadfastly and competently throughout my recent home purchase that I would recommend his services without hesitation and with the greatest pleasure to anyone needing his assistance.

An investment as substantial as the acquisition of a house requires expertise and caution. Hence I followed the advice of close friends who warmly recommended Mr. Tom Santoro, their longtime broker, realtor, financial advisor, and personal friend. From the initial contact and first meeting on I felt in good and capable hands.

Mr. Santoro patiently answered my many questions and explained the sometimes complicated purchase process at every stage. He was always there to soothe anxieties and doubts; hence, I would say that aside from being a well-versed realtor and broker, Mr. Santoro is also a good psychologist who is sensitive to the different needs and personalities of his clients.

Whether it was during the search for a suitable house, in the course of the nerve-racking negotiations with the seller, and finally in escrow, Mr. Santoro has proven to be a savvy, skilled, and diplomatic negotiator who always has the best interest of his clients at heart but is also fair and honest when dealing with the other party in the negotiation process. Mr. Santoro repeatedly impressed me with his knowledge of the market, legal regulations, and people's quirks. He has all the necessary skills it takes to do a superb job assisting clients.

I ended up very happy with my purchase decision and Mr. Santoro saw to it that my interests were well-represented. On more than one occasion Mr. Santoro has impressed me with his generosity and magnanimity, and now I would consider him a personal friend and trusted advisor. I'd be happy to elaborate on any of Tom's many qualities or answer any questions by telephone at 714.680.8628 or via e-mail: dloewy@fullerton.edu.


Dana Loewy

Mary & Martin Neil
8855 E. Foxhollow Drive
Anaheim Hills
California 92808

Tom Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton
California 92831

October 12, 1998

Dear Tom,

You may re-collect the day when you met my wife Mary and our two children on a wet day in January. We had come from Singapore to live in the States and you were recommended to us by some acquaintances back in Asia. Mary and myself both appreciate people who put a little thought and courtesy ahead of all else. You did that by offering two small gifts for our children, a small gesture that put the kids in a good mood to survive the monotonous task of searching for a house and it also put their mom at ease.

That, we found, set a precedent in your approach to bonding with your clients. During the time it took us to find our 'dream' home we found that no request was unreasonable. You had a very good perception of our ever demanding and changing needs. You were extremely patient and never pushy to close a sale. We both felt that if we decided to ask you to drive us to the moon to view a property it would have not been too difficult a task for you.

We found you to be very professional in your approach to the serious task of a client making one of the most important decisions of their lives, and we certainly found you to be trustworthy and honest. You had only our interests at heart all the way. Wherever we searched for homes you were always able to answer our questions accurately, which indicated to us your experience and knowledge for individual neighborhoods.

From the moment you acted on our behalf for the purchase of our home we found you to be extremely knowledgeable of all contractual matters. Being foreigners, we were not familiar with the American system. When making this big investment we needed a broker who was able to offer good advice and to leave no stone unturned.

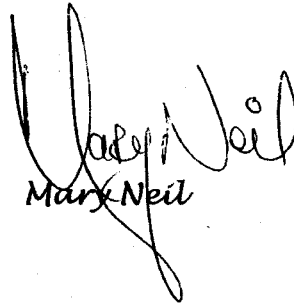
Moving from overseas certainly made our task of buying a house all the more difficult. You kept a sense of humor all the way. We cannot say how grateful we are to you and your team. Donna, too, always made us feel welcome and at ease when doing business with Crane Associates.

Due to the nature of our situation we know that we tested your perseverance. As the old saying goes, "When the going gets tough, the tough get going". Thanks.

Yours sincerely,



Martin Neil



Mary Neil

FERN E. WILSON

66 Havenwood
Irvine, CA 92614

August 16, 1998

Mr. Thomas C. Santoro
Crane & Associates
1965 East Chapman Avenue
Fullerton, CA 92631

Dear Tom,

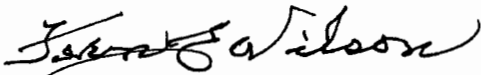
It has been almost five months since escrow closed on my condo in Irvine. The new paint is dry, the boxes are unpacked, the decorating is finished, and I am now enjoying my new home.

I want to thank you for all that you did to help me find the home that met all of my requirements. As you know, I moved from a two-story condo in Temple City and, due to my age, among my criteria was a need for only one story and an attached garage. You came through for me and here I am in a lovely community in the heart of Woodbridge.

I am impressed with your professional manner in guiding me through the home search and resulting escrow. It was a pleasure working with you and your staff.

Please come by and visit when you are in the area.

Sincerely,

A handwritten signature in cursive script that reads "Fern E. Wilson". The signature is written in dark ink and is positioned above the typed name.

Fern E. Wilson

November 4, 1997

Mr. Thomas A. Santoro, CFP
Crane & Associates
1965 E. Chapman Avenue
Fullerton, California 92831

Dear Tom:

You made quite an impression on me the first time we met. You had come highly recommended by a source I trusted; you looked and acted in a very professional and friendly manner; your information packet with its superb marketing plan and multiple letters of recommendation was almost overwhelming. I doubted that anyone could live up to your powerful presentation.

You not only lived up to your advance press, you surpassed it! You did everything you promised, and more. You even predicted the selling price and my net profit almost to the dollar on our first meeting. Mine was a difficult sale with emotional nuances and surprise factors about which we could not have known. You were equal to every calamity, no matter what it was. You handled everything with a calm and take-charge manner which was honest and clear and showed everyone the proper way to proceed. And, you cared and were most generous to me with your time and resources - to explain, to give me options and then let me make the decision.

I have worked with many real estate agents. I was one myself once. So many of them take short cuts, are not honest, are overbearing or (worse yet) lax. If the industry was looking for a poster agent, one who represented the best side of the business, they could not do better than to have you represent them. You gave me back a respect for the real estate industry which I had somehow lost along the way.

Thank you.

Most Sincerely,



Ellen Van Houten

TORRANCE

(310) 618-1355
FAX (310) 618-0930

Heat Treating, Inc.

1812 ABALONE ST.

• TORRANCE, CA 90501

TOM SANTORO
CRANE & ASSOCIATES
1965 EAST CHAPMAN AVE
FULLERTON, CA 92632

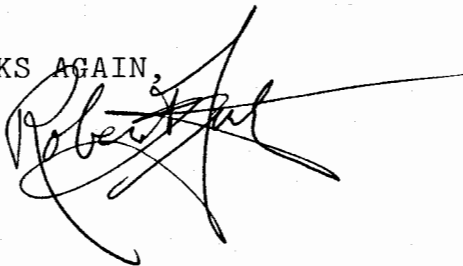
DEAR TOM,

I WOULD LIKE TO TAKE THIS OPPORTUNITY TO THANK YOU AND YOUR STAFF FOR ALL THE HARD WORK YOU PUT INTO THE SALE OF MY MOTHER'S HOUSE.

BEING AN ESTATE SALE, THE CLOSING TURNED OUT TO BE MORE DIFFICULT THAN I WOULD HAVE THOUGHT. YOUR RESEARCH AND KNOWLEDGE ON ESTATE CLOSINGS WERE NEEDED TO GUIDE THE ATTORNEY IN THE RIGHT DIRECTION. I COULD NOT HAVE DONE THIS WITHOUT YOUR HELP.

I FEEL CONFIDENT IN RECOMMENDING YOU AND YOUR STAFF TO REPRESENT ANY KIND OF A REAL ESTATE SALE. I THINK AFTER THIS ONE, THE REST MUST SEEM EASY.

THANKS AGAIN,

A handwritten signature in black ink, appearing to read "Robert", with a long horizontal line extending to the right.

3712 Rosehedge Dr.
Fullerton, CA 92835
December 27, 1996

Don Crane
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92831

Dear Don:

It certainly is a sigh of relief to get the Princeton experience behind us. I am glad that Kim could use her 1/3 interest in the house to help in getting their home built on a site in the Cajon pass area. Probably I would not do this over again in my next lifetime !

Ilo and I want to express our appreciation for your counsel and assistance in getting Princeton on the market and sold. We cannot give enough praise for the wonderful cooperation of Tom, who did such an excellent job throughout all of the negotiations. Tom is that rare type of agent who will roll up his sleeves and vacuum the house at the last moment. We are pleased to highly recommend him and, of course, your company. We have done so in the past.

By the way, all of the personnel working with Tom in the office were most courteous and helpful many times. It ~~must~~ be nice to know that you have such a winning team. Best wishes for the new year.

must
Sincerely,

Jim
Jim Alexander

August 23, 1996

Mr. Thomas Santoro
Crane & Associates
1965 E. Chapman Ave.
Fullerton, CA 92831

Dear Tom,

Gary and I want to thank you for your professional and personal guidance and advice during the sale of our property and the purchase of our dream home. Like many of your clients our transactions had some problems to overcome. With help from you and Don Crane we were able to accomplish our goal. We know it would have been difficult if not impossible without your expertise.

Our family is very happy in our new home and neighborhood. It was because of your knowledge regarding new homes being built in Orange County, and your understanding of our personal concerns for the type of environment we wanted to raise our kids in, that we found our home. We are very grateful to you for that.

We hope you get a chance to come visit us soon!

Thanks again,

Patricia

Gary and Patricia Clisby
16 Parterre Ave.
Foothill Ranch, CA 92610

February 29, 1996

**Tom Santoro
CRANE AND ASSOCIATES
1965 E. Chapman Avenue
Fullerton, CA 92631**

Dear Tom,

Just letting you know that you have a wonderful employee in Donna. We really appreciate the fact that we can call her and get help whenever we need it. Donna not only went out of her way to help us establish our utilities but has also followed up on every last detail of the house. She has always been courteous and efficient and surfaces as an outstanding person who communicates a "client first" quality and a concerned attitude in every situation.

I'm sure you consider yourself lucky to have Donna with your firm. She represents you well!

Sincerely,

**Jan and Brenda Brueggemann
20 Christamon South
Irvine, CA 92720**

October 19, 1995

Mr. Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA. 92631

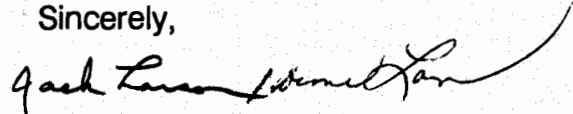
Dear Mr. Santoro:

My husband and I have lived in Orange County for 12 years and found that our recent transfer to the East Coast was a difficult one. We interviewed a number of real estate agents not only in person but by telephone and found your professionalism and personnel to be above reproach. We appreciate the telephone contact and the personal manner you brought to the sale of our home.

Orange County has undergone a great deal of transition in the past few years and the market looked grim when we were forced to put our house up for sale. We both feel that your brochure on our home and its presentation to other realtors in a caravan approach was just the spark we needed to sell our home. When an offer was made within the first 2½ weeks, we were thrilled!

Thanks for your professional team approach. We were able to close within 30 days of the transaction and never had to make another mortgage payment. It has truly been a pleasure working with you. We will be pleased to refer your firm to other prospective clients.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jack and Diane Larson". The signature is written in dark ink and is positioned above the printed name.

Jack and Diane Larson

Consolidated Reconveyance Company

Complete Trustee and Foreclosure Service

May 10, 1995

Thomas C. Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92635

RE: 10 Goodwin, Laguna Niguel

Dear Tom,

I would like to take this opportunity to thank you for assisting me with my latest real estate transactions. Over the past ten years your knowledge and experience has helped me both in buying three homes and selling two. Your hard work, attention to details, and continual looking out for my best interests is very much appreciated.

I feel very confident in recommending you and your firm without reservation to all in need of real estate assistance.

Sincerely,



Kip Grossman

KP/dj



STANDARD PACIFIC SAVINGS, F.A.

April 10, 1995

Mr. Tom Santoro
Crane & Associates
1965 East Chapman Avenue
Fullerton, California 92631

Dear Tom,

Well, you did it! Gaviota closed.

As you know, we thought this property would be extremely difficult to sell. However, your prompt attention to not only the marketing, but Standard Pacific's requirements, lead to a quick close of escrow. This transaction proved to be difficult in many ways and it was a pleasure not to have to worry about all the details that were handled by you.

I'm extremely pleased by the professionalism exhibited by you and your staff and look forward to a mutually beneficial business relationship.

Thank you Tom, for a job well done!

Sincerely,

STANDARD PACIFIC SAVINGS, F.A.

C. C. Miller
Vice President
Loan Service Manager

CCM:meh





Department of Finance
School of Business Administration and Economics
(714) 773-2217

March 23, 1995

Mr. Thomas Santoro, CFP
Crane & Associates
1965 E. Chapman Avenue
Fullerton, California 92631

Dear Tom:

Thank you so much for sharing your knowledge and expertise in real estate with my personal finance class. YOU WERE FANTASTIC! Many students commented to me that they enjoyed your presentation and felt that the material was extremely beneficial. It adds so much to the class to have an expert in the field talk to the students. Thanks for taking the time from your schedule to help out.

Don't forget that I still owe you a lunch. If you are available to join Mike Weir and me for lunch on May 18, please let me know. If you are not available then, I would like to set up another time at your convenience.

Sincerely,

A handwritten signature in black ink, appearing to read 'Madeleine Romero', written over a circular stamp.

Madeleine Brady Romero
Lecturer

c: Don Crane, Ph.D.

Joseph A. and Pennie M. Rosen

October 24, 1994

Crane and Associates Real Estate
1965 E. Chapman Ave.
Fullerton, CA 92631

Dear Sir/Madam,


We have now sold our second property thanks to the tremendous efforts of Tom Santoro. Tom is by far the best real estate professional available. His tenacious pursuit of buyers and remarkable marketing prowess brought potential buyers when everyone thought there were none.

When offers came in, Tom's patience and willingness to help us understand the details allowed us to analyze all aspects of the deal with clarity, leaving us totally informed and educated. Once in escrow, Tom never let up, seeing the deal through its completion.

We are convinced there is simply nobody better. If you don't use Tom, you're not using the best.

Please thank Tom again for all his help.

Sincerely,

A handwritten signature in cursive script, appearing to read "Joseph A. and Pennie M. Rosen". The signature is written in dark ink and is positioned above the printed name.

Joseph A. and Pennie M. Rosen

11695 Birchbark Ln.
Orange Calif. 92669
714-997-2127

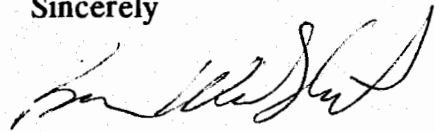
To Whom It May Concern

This letter should serve as a recommendation of the services of Tom Santoro of Crane and Associates for your real estate service needs.

In September of 1994 Crane and Associates was recommended to me by a neighboring property management company. This recommendation was to handle the sale of my four plex apartment building in the city of Placentia. This sale was difficult in that it had to be sold quickly and under a difficult situation.

This property was marketed aggressively resulting in the sale and close of escrow in approximately three months.

Sincerely

A handwritten signature in black ink, appearing to read "Brian Wecklich", written in a cursive style.

Brian Wecklich

Crane & Associates
Real Estate
1965 E. Chapman Ave
Fullerton, California 92631

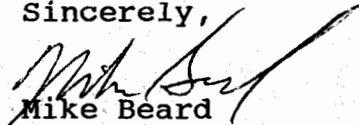
July 30, 1994

Dear Tom,

Carolyn and I would like to thank you and your associates for helping us sell our property in Anaheim recently. As you know we wanted to sell it quickly and at the best price the market would bear. I think we accomplished both of our goals with your help.

Our experience with your organization was a pleasant one. We would recommend Crane & Associates to anyone looking for a Realtor. Thanks again for your help.

Sincerely,


Mike Beard


Carolyn Beard



Voit

Commercial Brokerage

July 11, 1994

One of The Voit Companies

Mr. Tom Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92631

Dear Tom:

I want to thank you for selling our home and to acknowledge what a pleasure it has been working with you. The degree of professionalism you employed in both the marketing and escrow of our home by far surpasses the skills I have observed in other "reputable" real estate professionals.

My wife and I greatly appreciate the availability and flexibility exhibited by you and your staff. I will certainly recommend you to neighbors, friends and colleagues in both the purchase and marketing of real estate.

Thank you again for all the work put into selling our home.

Sincerely,

VOIT COMMERCIAL BROKERAGE


Mitchell J. Zehner
Senior Vice President

Y114/mda

PaineWebber Incorporated
Citicorp Plaza
725 South Figueroa Street
40th Floor
Los Angeles, CA 90017

PaineWebber

March 3, 1994

Thomas C. Santoro
Crane & Associates
1965 E. Chapman Ave.
Fullerton, CA 92631

Dear Tom,

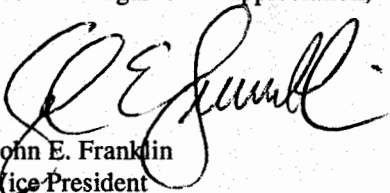
The last few weeks since the closing of our new dream home has been very hectic to say the least. Our new child should be arriving in the next 2 - 3 weeks, the doctor has moved up the due date 7 to 10 days. We are very excited and look forward to the blessed event.

We are just in love with our new home and I wanted to take the opportunity to personally thank you for all your hard work and professionalism during the whole process. We definitely could not have done it without you and your associates. The home you found for us is more than we could have ever imagined when we started the process many months ago.

I will and already have recommended your services to others, your handling of the negotiations and the very favorable purchase price was totally due to your fine abilities and exhaustive research and work ethic. The whole process including price negotiation, financing and the myriad of details associated with a transaction could not have been handled any better.

It is tough to put in words how much we appreciate your help. We just are very thankful and very confident that we could not have been put in a better situation with out your help.

Warmest regards and appreciation,



John E. Franklin
Vice President
Paine Webber
725 So. Figueroa St. 40th Floor
Los Angeles, CA 90017
Phone 213-972-1781

PS. Although the transaction is closed and we are extremely happy with our new home, this is by no means the end to a great relationship between ourselves. It is just a great start!

JAMES M. NEIL

*22 Serenity
Laguna Niguel, California 92677
714/249-8891*

March 26, 1991

Mr. Tom Santoro
Crane & Associates
1965 E. Chapman Avenue
Fullerton, CA 92631

Re: 3483-85 Harrison Street
Riverside, California 92503

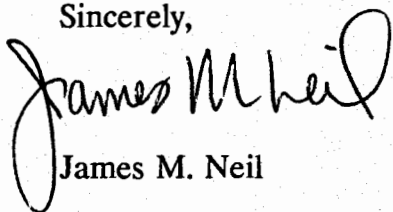
Dear Tom:

I would like to take this opportunity to thank you for all your efforts in the successful closing of my duplex property in Riverside, California on December 28, 1990. Thanks to your diligence and hard work you made the entire listing/sales and escrow period as painless as humanly possible.

As you know, I manage and sell REO properties for the F.D.I.C. and, accordingly, understand the many things that can go wrong with an escrow. By taking care of the title report exceptions, maintenance/repair items and making sure the appraiser had all necessary information in a timely manner, we were able to close by our year-end deadline.

My heart-felt thanks goes out to you.

Sincerely,



James M. Neil

JMN/kn

cc: Mr. Don Crane

Paul Curran
1044A Cabrillo Park Drive
Santa Ana, CA 92701

Tom Santoro
C/O Crane and Associates
1965 East Chapman Avenue
Fullerton, CA 92631

05 February, 1990

Dear Tom:

The hand delivery of the rental agreements was the final straw. I can no longer remain silent. I cannot believe the lengths which you go to which make every transaction a sheer pleasure. Every letter, every document, every aspect of the purchase of my condo has been perfect.

So, I am writing to express my sincere thanks for all the effort, time, help, review, preparation, and EVERYTHING that went into making my purchase possible. It would be an understatement to say that you are simply the best person I've ever had to deal with in a business transaction. You have turned the entire ordeal into friendly guidance which has helped me to understand as well as complete the purchase knowing that I could not have had better representation.

Again, thanks for all of your help. With some responsible investing, I hope to be doing this again soon. I am glad to know that you continue to work for my family, and look forward to a long relationship.

Very Truly Yours,


Paul Curran

Claude W. Chapman
28442 Barbosa
Mission Viejo, CA 92692

December 20, 1989

Dear Tom:

Now that we are somewhat settled in our new home, we have had a little time to reflect back on the events of the past several months.

Betty and I want to thank you from the bottom of our hearts for your tremendous efforts in closing two sales of homes that made our change possible. If we had known that it would turn out to be so complex, I'm not sure we would have ever started down that road. We also thank you for putting up with some of our personalty quirks. We want to thank you for your advice and logical thinking that kept us going when we may have had some thought of backing out.

Thanks again for a super job by a real professional. We do appreciate it.

Merry Christmas

Sincerely

Claude & Betty Chapman
Claude & Betty Chapman

BRAD C. JENKINS

20 CHRISTAMON SOUTH, IRVINE, CA 92720

December 2, 1989

* Thomas C. Santoro
Crane & Associates
1745 North Hale
Fullerton, CA 92631

Dear Thomas:

Earlier this year Linda Yamashiro and I purchased a townhome in Irvine with your help. We are still very pleased with the purchase and the services you provided. I appreciate the beyond ordinary services you provided including the personal financial review, extended searching and driving, mortgage handling, and escrow closing while I was away on business. You and your staff at that time, Andrea and John, combined professional yet still personal service to accomplish an efficient, successful, happy end to our home buying.

I just wanted to let you know that such value for service was noticed and has not been quickly forgotten.

Sincerely,

Brad C. Jenkins

Brad C. Jenkins

I & F

consultants, inc.

RISK MANAGEMENT · INSURANCE · ESTATE ANALYSIS
INSURANCE & FINANCIAL CONSULTANTS, INC.

JOHN F. FITZGERALD, JR., PH.D. CLU. CPCU
PRESIDENT

21 BALDWIN ROAD, WARWICK, R. I. 02886
TELEPHONE 401-826-1711

August 9, 1983

To Whom It May Concern:

I have known Thomas C. Santoro for the past five years and have had several financial dealings with his firm. He is a financial professional and very knowledgeable regarding financial matters. I would recommend his services without reservation to any potential client that might wish to consider retaining his firm.

If the reader of this letter desires personal communication, please call me at (512) 345-7932.

Sincerely,

John F. Fitzgerald, Jr. /lt

John F. Fitzgerald, Jr.
President

JFF/lt

