

50140 Grim Drive
Alexandria, VA 22304

JENNIFER L. ZORANS

Telephone: 703-555-1212
Email: jzorans@yahoo.com

March 1, 2008

Andrew Jackson, Chairman
National Bankers Association
3289 Harvey Drive, NE
Washington, DC 20018

Re: Senior Executive Management position

Dear Mr. Jackson:

As the current president of National Home Equity Mortgage Association (NHEMA), I am truly excited about the pending merger between our organizations and the long-term benefits of this transaction. For the past 18 years, I have played a critical role in steering NHEMA through industry changes into a strong, productive operation with a vibrant membership and growing, national reputation.

Recognizing that there will be significant changes due the merger, I would like to take this opportunity to highlight some of the top achievements realized NHEMA under my strategic leadership and direction:

- **Operations Expansion:** Transformed NHEMA from a part-time, unknown entity into an expanded, full-time operation with full-time staff and an average program budget of \$750,000.
- **Financial Leadership:** Instituted strategies for operational efficiency, membership retention, and corporate sponsorships that helped maintain high level of cash reserves and operating funds. Today, NHEMA attracts close to \$500,000 in annual sponsorship funds.
- **Membership Development:** Implemented customer-focused initiatives that helped retain more than 90% of existing membership since 1989.
- **Legislative & Regulatory Affairs:** Advocated for members in the nonprime mortgage industry and spearheaded efforts that influenced legislative decisions and industry practices
- **Technology Integration:** Equipped organization to communicate with members frequently through the developed the first, interactive website; maximized online capabilities to secure revenues from web-based advertising.

More importantly, through my broad-based leadership experience in association management, I have a solid understanding of the industry, the financial requirements, and operating needs. I have been repeatedly characterized as a forward-thinking, business leader and my success in NHEMA is evidence of my qualifications and capabilities.

My commitment to NHEMA is strong and I am very interested in remaining on the executive management team to support, grow, and build the organization to the next level. I have enclosed a copy of my résumé for your review and would appreciate a face-to-face meeting to discuss your goals for NHEMA and how I can be a strategic asset.

I look forward to speaking with you soon.

Sincerely,

Jennifer Zorans
Enclosure: Résumé