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Date: Fri, 29 Feb 2008 12:08:07 -0500
From: "ANGELA DICKINSON" <ADICKINSON@mtb.com>
Subject: Fwd: Success Story
To: "AMANDA BOLING" <ABOLING@mtb.com>, "KAMRAN NIKKHAH" <cnikk@mtb.com>, "REZA ABADI" <RABADI@mtb.com>, "SAMEH ELIAS" <SELIAS@mtb.com>, SAMEHelias963@yahoo.com

Please see the attached success story... Great job, Sam!

Sincerely,

Angela L. Dickinson
 AVP, Mortgage Sales Manger - Fairfax, VA
 M & T Bank - Mortgage Division
 12150 Monument Drive
 Fairfax, VA 22033
 Cell 703-966-0780
 eFax 800-532-0697
 Email adickinson@mtb.com

"I am convinced that life is 10% what happens to me and 90% the way I react to it" - Charles Swindol



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Forwarded Message

Subject: Success Story
Date: Fri, 29 Feb 2008 11:19:10 -0400
From: "DAVID SKAFF" <dskaff@mtb.com>
To: "JOHN POWELL" <JPOWELL@mandtbank.com.GWIA.INTERNET-DMZ3@mandtbank.com>, "PETER BLACK" <PBLACK@mtb.com>
CC: "GREGG SCOTT" <gscott@mtb.com>, "MICHAEL DRURY" <mdrury@mtb.com>, "SANDRA BARCELO" <SBARCELO@mtb.com>, "AMY CUDD" <acudd@mtb.com>, "ANGELA DICKINSON" <ADICKINSON@mtb.com>

Plain Text Attachment

Peter/John,

I wanted to share with you a great job a few of our partners did on a recent transaction. Hopefully, I have the sequence of events right---but you'll get the drift. A bank customer by the name of Dr. and Mrs. Tampe recently met one of our newly hired mortgage loan officers, Sam Elias, at the Cabin John branch. The Tampe's had applied for a mortgage at B of A, which Sam managed to convince them was a bad choice and that they should apply with M&T. They did so and we are closing their loan today...in under one week!!! They were thrilled with this great service. Additionally, Sam noticed their assets on their mortgage application

were substantial and convinced them that they should move some money to M&T. The next day they came back to the Cabin John branch and opened up two accounts totaling \$450,000!!!

Sam tells me the teamwork of Amy Cudd and Dandra Barcelo made this all come together! You gotta' love it when cross sell works to the max!!

Thanks to all!!

Dave Skaff
M&T Bank-Mortgage Division
Administrative Vice President
Mid-Atlantic Regional Manager
Office 571-921-1252
Fax- 703-393-7698
Mail code- MD1-MV25
9214 Center St., 2nd Floor
Manassas, VA 20110

Elias, Sameh R.

From: Covaleski, James
Sent: Monday, November 05, 2007 3:49 PM
To: Elias, Sameh R.
Cc: Dickinson, Angela L.
Subject: Congratulations!

Regional manager

Sameh:

I would like to take a moment to say congratulations to you for a great October. You were one of the top performers in fundings for Kensington with \$844,240. Your hard work and dedication to WaMu is greatly appreciated. Keep up the great work!

Jim Covaleski
(703) 298-1777

1 pt award on each Deal

11/12/2007

Elias, Sameh R.

From: Farabaugh, Beth A.
Sent: Friday, November 02, 2007 4:34 PM
To: Dickinson, Angela L.; Elias, Sameh R.
Cc: Markunas, Anne M.
Subject: RE: TWO GREAT JOBS by SAM ELIAS

Thank you it is nice to hear something positive!

Great Team Work Sam and Anne!

Beth Farabaugh

Fulfillment Team Manager

Bethel Park LFC

412-851-3174

To find status on your loan [CLICK HERE](#).

From: Dickinson, Angela L.
Sent: Friday, November 02, 2007 12:55 PM
To: Abadi, Kion; Bergman, Casey J.; Boling, Amanda M.; Cheng, Hong Y.; Gabaldoni, Patricia; Gasparis, Jim; Goicoechea De Jaramillo, Pilar E.; Naderpoor, Ahmad F.; Nikkhah, Cameron; Ott, Daniel W.; Post, Laurie; Sloan, Deborah D.; Thorson, Sean; Wakeham, Lynn A.; Crabtree, Robin A.; Dombkowski, Bridget L.; Newton, Jared; Newton, Katie; Patterson, Heidi; Patterson, Lance A.; Assaraf, Aaron; Elias, Sameh R.; Jimenez, Juan E.; Levin, Jeremy; Mehrdad-Tehranfar, Rosita; Saah, Carolina; Yates, Melanie J.; Zepeda, Jose M.
Cc: Covalleski, James; Farabaugh, Beth A.; Markunas, Anne M.; George, Holly L.
Subject: FW: TWO GREAT JOBS by SAM ELIAS

Great Job by Sam Elias and his processor, Anne Markunas! This is the kind of email I enjoy receiving!

Angela L. Dickinson

Washington Mutual Home Loans

Vice President, HLC Manager

Reston, Leesburg & Fairfax, VA and Kensington, MD

Reston Direct (M, W & F) 703-471-3003

Kensington Direct (Tu & Th) 240-221-2962

eFax 866-353-2017

"I am convinced that life is 10% what happens to me and 90% how I react to it" ~ Charles Swindol

From: Jeff Annis [mailto:JeffAnnis@mris.com]

11/12/2007

Sent: Friday, November 02, 2007 12:24 PM
To: Dickinson, Angela L.
Subject: TWO GREAT JOBS by SAM ELIAS

Last week Sam Elias closed two transactions with me. I want to let you know how thrilled I and my clients are with Sam. Sam has a unique ability to explain mortgage finance to borrowers of all levels of sophistication. Both the six time buyer and the completely clueless artist are pleased with, and understand how and why they selected, their mortgage product.

Working with Washington Mutual's vast array of competitively superior products and services allowed both of these loans to be originated, processed and settled in less than 30 days. That is completely amazing. I've worked with Sam at his previous companies, and must compliment you on the superb support, training and education you offer. It adds a new level of expertise to an already superbly talented mortgage lender.

A special thank you for your processor, Anne M. Markunas, who worked furiously behind the scenes to coordinate the closings against ever shrinking deadlines. She deserves a bronze star for that phone call with the borrower who mistakenly confused Anne with a place to vent his displaced anger. She kept Sam informed of developments and did not let anything slip or delay the closings.

I'm looking forward to many more transactions with your team.

Jeff Annis Real Estate LLC
mailto:JeffAnnis@Realtor.com
301-654-2500 Voice
202-318-4322 Fax
www.RealEstateDCMetroArea.com
Headquarters in Bethesda, MD
Licensed in VA, MD and DC

11/12/2007

GELMAN, ROSENBERG & FREEDMAN

CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

May 25, 2000

To Whom it may concern,

I worked with Sam Elias as his manager at Gelman Rosenberg and Freedman for over one year. During that time he impressed me with his technical ability and devotion to his work and to our firm.

Sam's ability to attract clients to the firm was remarkable. During my sixteen years with the firm, the last seven as the senior tax partner, I have never seen an employee with Sam's level of experience generate so much new business. Sam also worked with existing clients very well. After being with us for only a few months, he was meeting with clients and serving as the contact person on a number of engagements. Even after Sam left our firm, he continued to refer business to the firm. In the past three months Sam has referred two major clients to our firm.

I strongly recommend Sam for a career position where he can utilize his entrepreneurial and interpersonal skills in working with clients and generating new business.

Sincerely,



Walter H. Deyhle
Certified Public Accountant

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(301) 951-9090 • Fax: (301) 951-3570 • www.grfcpa.com

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