



Josue (Joe) Robles, Jr.
President
Chief Executive Officer

March 31, 2008

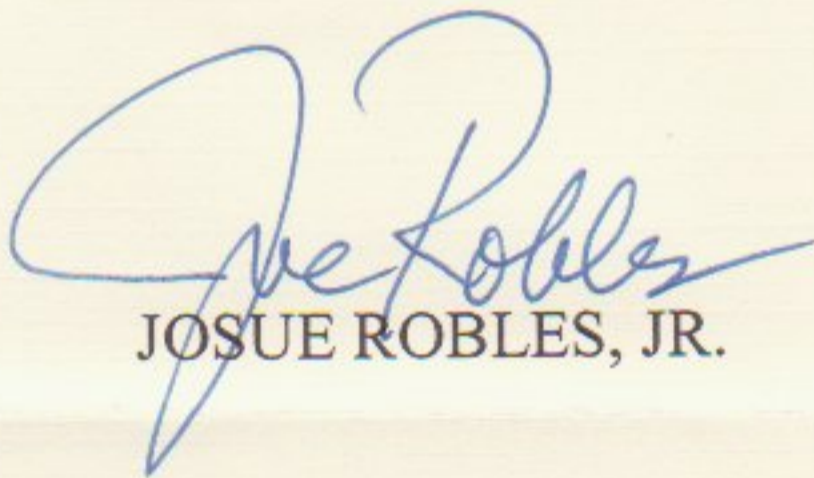
Mr. Karthik Srinivasan
10395 – Mortgage/HE 2 (F O3 E)

Dear Karthik,

Thank you for your Improvement Idea of March 19. I appreciate your suggestion, and I have forwarded your correspondence to our Enterprise Business Operations leadership for their consideration.

Karthik, thanks again for writing, and for all of your hard work on behalf of USAA and our members.

Sincerely,



JOSUE ROBLES, JR.