



Tim Doiron
Assistant Vice President
Chairman/CEO Support & Communications

April 15, 2008

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

Dear Karthik,

Thank you for your Improvement Idea of April 4, 2008, and for taking the time to write to General Robles once again. He is out of the office this week and has asked me to respond to you on his behalf.

We appreciate your suggestion, and I have forwarded your correspondence to our P&C leadership for their review and response to you. You should expect to hear from someone shortly.

Karthik, thank you for all you do for USAA and our members.

Sincerely,

A handwritten signature in blue ink that reads "Tim Doiron". The signature is written in a cursive, flowing style.