

September 2, 2008

To Whom It May Concern:

Working with Mike Sell has been both easy and enjoyable. His ability to open lines of communication between buyer, seller and lender as well as disburse specific property information in a timely fashion makes for a straightforward transaction. I specifically appreciate Mr. Sell's ability to understand and communicate Dollar Bank's lending policies and procedures to his client base. I will continue to recommend him to all of my real estate investors.

Sincerely,



Jered Pander  
Private Banking Officer  
Dollar Bank