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July 20, 2000

Brant Benun
10725 Garland Drive
Culver City, Ca. 90232

Dear Brant:

At your request I am happy to write a letter of recommendation for you. I found you and your services to be exceptional, especially your marketing materials focused towards doctors with your new loan specifically tailored to doctors. Any doctor choosing to work with you would be very lucky, indeed and will, from the beginning of their negotiations forward, have a well experienced financial advocate on their side. In fact, you were referred to me by my friend and neighbor, Jerry Ross, for whom you have done several loans. He is very pleased with your services as well as the outcome of the loans.

You made it very easy for me, with my hectic schedule, by meeting me at my home at odd hours, between deliveries (obstetrical). You collected all the information you needed, told me what to expect over the next several weeks, and followed through on every aspect as you said you would. You were available by telephone and beeper for questions and to help to accelerate the process, and to help out as needed. You did this with both of the loans I obtained from you. From my perspective as a doctor, I want to have people around me who I can trust, and who do what they say they will do in a timely fashion, accurately, and continue to follow through until the business is completed. You have done this and more. I feel you are a great asset to have in my camp. For instance, I well appreciated how available you were when I called you from the last document signing and needed to ask several more questions about my transaction.

Brant, you have my wholehearted recommendation, and I feel sure that other doctor's will be very appreciative of your services as well. Good luck, and I look forward to working with you again the next time I need help with financing.

Very truly yours,

Dolores Kent, M.D.