

PHILLIPS MANAGEMENT SERVICES

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3-5-97

Dear Brant:

Upon seeing your advertisement and calling you, we promptly received your paperwork explaining how you do business and telling us about your experience and business credo. You told us right away that you would be seeking to impress us enough during the loan process to get us to feel comfortable referring our friends and associates to you for financing, and to write you this referral letter. Well, you just closed our loan today, and an unusually difficult one at that, and we will indeed feel comfortable referring to you anyone who is in need of financing.

You always returned our calls right away, you addressed issues with us immediately-even if it was information you thought we did not want to hear, and you helped us get through the process in a way that we got what we were after in the end result. You handled yourself very professionally, and we are very glad we saw your ad and called you.

Thanks again for all your help. Best wishes and we will be in touch with you.

Very Truly Yours,

Haf & Eileen Phillips