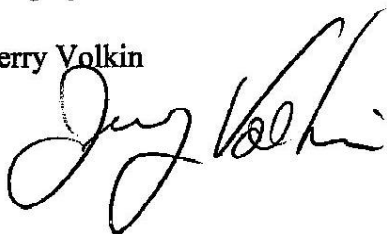


September 2, 2008

To Whom It May Concern:

I would like to recommend Bill Ray of Mesa Pacific for your home purchase needs. My wife and I recently relocated to San Diego and searched for a reputable company to help us locate and finance our purchase. Not familiar with the area, we decided a native San Diegan and owner of a local brokerage business for over 25 years was a good choice. Bill took the necessary time to show us different areas of San Diego and over 30 properties that fit our requirements. In addition, the cash discounts he offered on the purchase and the loan were very attractive. In the end, we located a beautiful property and he guided us every step of the way when requested. His recommendations and knowledge of the local market proved quite valuable. The entire process was handled in a very professional manner, meeting all of our expectations. I highly recommend Bill to facilitate all of your real estate purchasing needs.

Jerry Volkin

A handwritten signature in black ink, appearing to read "Jerry Volkin". The signature is written in a cursive style with a large, looping initial "J".