

December 5th, 2006

Dear Jay:

It has been a pleasure working with you over the last year and a half. I have been in the Banking business quite a few years and have used several other lead generating companies and I can honestly say that yours is the best. I appreciated the details I received about the company before my calls. The information provided about the companies was accurate and helpful in setting the tone of the meeting.

I appreciated the fact that when we were particularly successful with a type of business or in a business area, you changed your strategy to market to those customers. This focused strategy worked very well for me. As I move on to a new area, I will miss our partnership and wish you continued success.

Sincerely

Parhela Sellars

Vice President and Area Manager

Pamela Sellars

Lakewood Area Manager S1-423-423

562-663-6501