



November 13, 2006

To Whom It May Concern:

I have had the pleasure of working with Mr. Robert Holtackers and Mr. Tom Burns for the past seven years. During this time, I have assisted them with multiple real estate loans to acquire and/or finance single family rental properties, residential investment properties, and multi-family properties aggregating several million dollars. In every case, Mr. Holtackers and Mr. Burns have demonstrated the highest integrity and character, coupled with extremely strong business and financial acumen so desired in a borrower. Mr. Holtackers' understanding of complex financial transactions and the importance of detailed, meticulous financial reporting and analyses, has garnered the appreciation and respect of the senior executives at our bank.

More recently, I have also gotten to know and work with Mr. Brent Sobol. Mr. Sobol appears to share with his partners, a solid, professional approach to business undertakings and management. Based on my association with these individuals, I continue to welcome opportunities for financing any of their projects and look forward to a long, mutually beneficial banking relationship.

I highly recommend these gentlemen and would be happy to further discuss the merits and value of working with them. Please feel free to contact me directly at 678-291-1231.

Sincerely,

A handwritten signature in cursive script that reads "Dottie Williams".

Dottie H. Williams
Senior Vice President