



September 16, 2004

To whom it may concern:

Robert Holtackers has been known to senior officers at Silicon Valley Bank for six years. Robert has been the primary contact in his role as Chief Financial Officer of Service Intelligence, with Silicon Valley Bank. Over this time, Robert has established himself as a highly valued relationship. He has earned our respect through his proven ability to manage challenging business situations and complex opportunities. Additionally, because of Robert's strong leadership, Robert guided us to establish a unique credit relationship that has established precedent for Silicon Valley Bank to pursue and capitalize on opportunities not previously contemplated.

In his numerous dealings with SVB, Robert has been reasonable, sophisticated, forthright and relationship oriented. His company, Service Intelligence, has performed well, made timely loan payments and been in full compliance with all of its financial and reporting covenants. Silicon Valley Bank couldn't ask for a better partnership.

If given the opportunity, I would urge any organization to work with Robert. Given our experience with his skill set, values and character, we gladly seek avenues to assist with any of his needs. Therefore, we strongly endorse Robert in any business endeavor he might pursue.

Any reader of this letter is welcome to contact me. I may be reached at (425) 576-2084 or pmccarth@svbank.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "Patrick McCarthy", written over a horizontal line.

Patrick McCarthy
Sr. Vice President, Silicon Valley Bank
4700 Carillon Point
Kirkland, WA 98033

For over 20 years, Silicon Valley Bank has provided innovative banking products and services to fast-growth and middle-market companies in the technology and life science industries. We are a \$4 billion commercial bank, headquartered in the Silicon Valley with offices across the United States, in the UK and India. Over the years we've banked over 30,000 entrepreneurial companies and currently, we have approximately 10,000 clients.